



CitiDirect® WorldLink Payment Services

User Guide

June 2009



Contents

Overview	2	Print an On-Site Cheque from the Payment Detail Form	43
Additional Resources	2		
Basics Guides	2	Void an On-Site Cheque from the Print Cheques Tab	44
Online Help	2		
CitiDirect Customer Support	2	Void an On-Site Cheque from the Payment Detail Form	46
Sign on to CitiDirect® Online Banking	3	Repair WorldLink Payments	48
WorldLink Payments Process Flow	3	Authorize WorldLink Payments	51
WorldLink Payment Statuses	5	Authorize WorldLink Payments from the Authorization Req'd Tab	51
WorldLink Payment Methods	6	Authorize WorldLink Payments from the Payment Detail Form	54
Outgoing WorldLink Payment Methods	6		
Incoming WorldLink Payment Methods	6		
CitiDirect Online Banking Libraries	7	Use Foreign Exchange Rates	56
Library Maintenance	7	Obtain Online Foreign Exchange (FX) Rates	56
Payment Libraries	8	Obtain and Enter Manual FX Rates	59
My Preferences	9	Update FX Rates Using the New Rates Button	62
Available Preference Criteria for Payments	9	Enter an FX Forward Contract	63
Available Preference Criteria for Purchase FX for Payments	10	Delete FX Contracts	66
Library Lookup Favorites	11		
Payment Forms	12	Release WorldLink Payments	69
Payments Summary Form	12	Release WorldLink Payments from the Release Req'd Tab	70
Payment Detail Form	14	Release WorldLink Payments from the Payment Detail Form	72
Release Batches of WorldLink Payments			73
Input/Modify WorldLink Payments	20	Delete WorldLink Payments	77
Create a WorldLink Payment from a Preformat	20		
Create WorldLink Payments Using Quick Entry from Preformats	23	WorldLink Payment Services	79
Correct Quick Entry form Preformat Transactions with Errors	24	Create a Service Request for a Payment Created Within CitiDirect	79
Create New Outgoing WorldLink Payments	25	Create a Service Request for a Payment Created Outside of CitiDirect	81
Create New Incoming WorldLink Payments	28		
Create New WorldLink Payments Using Copy	30	WorldLink Returns and Reconciliation	84
Modify WorldLink Payments	34	Selecting Contracts with Available Balances	84
		Sell Back an Unused FX Contract	86
On-Site Cheques	37	WorldLink Reports and Inquiries	89
Create an On-Site Cheque	37	WorldLink Reports	89
Print an On-Site Cheque from the Print Cheques Tab	40	WorldLink Inquiries	91
		Disclaimer	93

Overview

WorldLink® Payment Services offers a complete cross-border payments system serving clients worldwide. With WorldLink Payment Services, your organization can issue payments in over 130 currencies and make remittances for those payments in one or more currencies designated by you. Thus, you can participate fully in the global marketplace without having to maintain an account in every currency you issue.

Additional Resources

Basics Guides

In conjunction with this WorldLink Payment Services 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 FAQs addressing both the use of the application and the website. The Web site 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.

CitiDirect Customer Support

In addition to Online Help, the CitiDirect Customer Support resources described below are available to you.

- **www.citidirect.com** Our Web site contains FAQs, which address both the use of the application and the Web site. The Web site also offers the "Learning Center," referenced in this guide, where you can access training support materials anytime – 24 hours a day, seven days a week.

- **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.

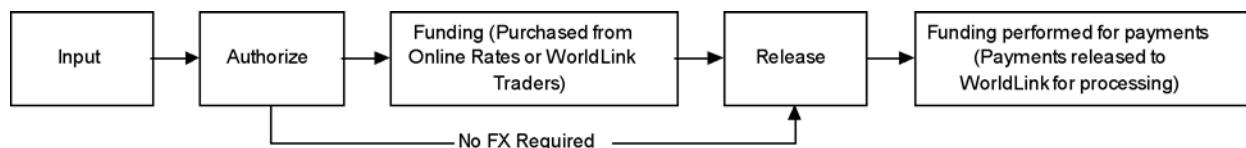
Sign on to CitiDirect® Online Banking

In order to follow all the procedures included in this "WorldLink Payment Services" guide, you must successfully sign on to CitiDirect Online Banking using your SafeWord™ card.

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

WorldLink Payments Process Flow

As a CitiDirect client, you have the ability to customize the flow of WorldLink payments to meet your specific needs. The basic flow is described below.



1. Users enter WorldLink payment instructions into CitiDirect. For more information on the various types of payments available, refer to the "WorldLink Payment Methods" section of this guide.
2. Once entered into CitiDirect, payment must be authorized by the appropriate users according to your flow control requirements.
3. If the payment currency is different than the funding currency, the payment will appear on the Fund FX Payments tab where a contract must be purchased.

Note: If the payments currency is the same as the funding currency, the payment bypasses the Fund FX Payments tab and goes straight to release. In this case, there is no need to purchase a contract.

4. After funding, the payment is sent to the Release Req'd tab where the WorldLink payments are released from the system and sent for processing.

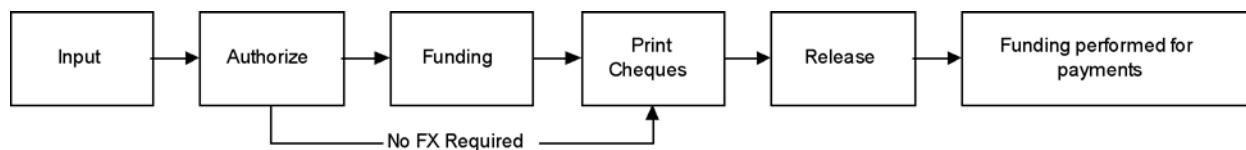
- Once the payments are released, you are required to fund them (manual funding) or the funds are automatically taken from your account (auto-funding).

Note:

- With auto-funding, once the payments are released from CitiDirect, Citi automatically debits your account. You need to hold an account with Citi and funds need to be available.
- With manual funding, you send a wire payment from a third-party bank account to credit Citi's WorldLink omnibus account. Internally, Citi will match this credit received against your WorldLink payments. Ideally, your WorldLink Client ID should always be balanced (debits = credits).

Payment Process Flow for On-Site Cheques

On-Site cheques have a slightly different flow than the other payment methods. On-Site cheques are printed at your location rather than at a Citibank location.



Once an on-site cheque has been funded, depending on how the Initial Printable Status is set, the cheque will be available on the Print Cheques tab. When the cheques are successfully printed, they can be released for processing.

WorldLink Payment Statuses

As the WorldLink payment moves through the payment process, its status changes to reflect where it is in the process. The table below lists the possible statuses for a WorldLink payment.

Status	Description
Input	Payment data exists in the system but has not been sent for authorization.
Authorization Required	The payment requires one or more levels of authorization.
Funding Required	The payment requires foreign exchange (FX) funding.
Released	The payment has been released but has not been recognized by Citibank.
Repair Required	The payment requires modification or repair before it can be authorized.
Invalid	The payment contains one or more errors.
CB Accepted	The payment has been recognized for processing by the CitiDirect back-end system.
CB Rejected	The payment contains one or more errors and has been rejected by the CitiDirect back-end system.
Processed	The payment has been processed by the CitiDirect back-end system.
Paid	A remote cheque has been paid. (This status applies to remote cheques only.)
Stopped	A remote cheque has been stopped. (This status applies to remote cheques only.)
Returned	A funds transfer has been returned. (This status applies to funds transfers only.)

WorldLink Payment Methods

CitiDirect offers a variety of WorldLink payment methods to meet your payment needs.

Outgoing WorldLink Payment Methods

The outgoing WorldLink payment methods in CitiDirect are described below:

ACH Credit/GIRO Transfer – WorldLink payments made electronically to the beneficiary's bank, which are routed through local clearing systems that traditionally handle large volumes of small- or large-value transactions. ACH is primarily known as a clearing method for U.S. dollar transactions. Countries with similar clearing systems sometimes refer to these transactions as ACH payments, GIRO payments, Direct payments, etc. For this document, the term ACH is used to refer to all of these local clearing systems, regardless of country.

Cheque – Paper-based payments generated from an electronic instruction. All cheques generated through Payments result in the creation of a WorldLink Payment Services cheque, a PayLink® cheque printed at a Citibank processing center and sent directly to the beneficiary or initiating customer, or a Bank Draft in Canada. All cheques are drawn on local branches around the world.

Cross Border Funds Transfer – WorldLink payments made electronically to the beneficiary's bank and can be routed through several standard methods depending on the currency being paid and the bank that is processing the transaction.

Due Citibank Adjustment – A WorldLink payment method used to send additional funds to Citibank, normally due to an under-remittance on an earlier foreign exchange transaction.

On-Site Cheque – A paper-based payment generated from an electronic instruction. On-Site cheques will be printed at the customer's location rather than at a Citibank processing center.

Incoming WorldLink Payment Methods

Due Customer Adjustments Incoming – A WorldLink payment method that is

- An instruction to Citibank regarding a balance which is external to Citibank (the result of a Stop or Cancellation of an FX payment transaction that was created outside of CitiDirect).
- An adjustment that is a result of an FX contract Sell Back transaction.

CitiDirect Online Banking Libraries

Libraries are separately maintained tables within the CitiDirect database that store information needed to support data input, validation and processing rules. All WorldLink-related service classes reference CitiDirect Online Banking libraries.

When you select information from a library lookup list, the relevant information automatically populates the current field and any related fields. This reduces typing time, and eliminates typing errors. For example, when you select a bank name from the Bank library lookup list the related bank address fields are automatically populated.

Most library lookups provide a search feature that enables you to search for and retrieve an entry from a library.

Library Maintenance

Citibank maintains the libraries that store information used by **all** CitiDirect clients. The Currency, Country, Payment Method, Branch and Account libraries are examples of Citibank-maintained libraries.

Local Security Managers maintain the libraries that store information specific to their client entity. The Account Familiar Name, Preformat and Ordering Party libraries are examples of client-maintained libraries.

All client-maintained libraries should be populated before you begin using the CitiDirect services that support WorldLink.

Payment Libraries

A list of some of the libraries that support WorldLink payments are listed in the table below. Library availability varies based on product, country and/or region. Refer to the CitiDirect Online Help for a description of any libraries that are not included in this guide.

Library Name	Description	Maintenance Responsibilities
Account	Stores all of your entitled Citibank accounts that can be debited or credited. This library includes a description of the account type, account number and other information required for transaction processing. The data stored in this library is used to process transactions and to allocate credits and debits.	Citibank enters information into this library, but clients can add data to some fields.
Account Familiar Name	Stores all client-defined familiar names for entitled internal Citibank accounts (but not funding accounts or non-Citibank managed accounts). This library identifies the account name that you want to see on reports, which replaces the legal account name on reports.	Clients maintain this library and all records are private.
Company	Contains the name, address, ID type and ID for all your companies (WorldLink Client IDs). A company is a WorldLink client on whose behalf the transaction is being initiated. This library is used by the Payments service class to support lookup in payment and foreign exchange contract initiation.	Clients maintain this library and all records are private.
Funding Account	Contains information for the non-Citibank accounts you use to fund active foreign exchange branch payments (WorldLink).	Clients maintain this library and all records are private.
Ordering Party	Stores the name, address, ID type and ID for various ordering parties, which are used when creating payments. The ordering party is the party on whose behalf the payment is being made. This may be a party who is making the payment from its own account or from the account of another entity to which the ordering party has access.	Clients maintain this library and all records are private.
Preformat	Stores information about a payment that can be reused to create future payments. This library supports the look-up and selection of preformats. There are three types of preformats: Full, Beneficiary and Template.	Clients maintain this library and all records are private.
Preformat Group	Stores the group names that clients have defined to group multiple preformat records. It is used to support preformat creation and organization.	Clients maintain this library and all records are private.

My Preferences

Use My Preferences to set your preferences for the Payments and Purchase FX for Payments service classes and to create a Library Lookup Favorites list of the debit and/or credit accounts that you use most often.

Notes:

- 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.
- Make sure that you 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.

Available Preference Criteria for Payments

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

Preference Category	Available Preference Criteria	Description	CitiDirect Default Settings
Edit Defaults	Debit Account	The Account Familiar Name and Account Number that appears on payments forms.	None specified
	Credit Account	The Account Familiar Name and Account Number that appears on payments forms.	None specified
	Company	The default company that appears on the Payment Detail form.	None specified
	Ordering Party	The Ordering Party Name that appears on the Payment Detail form.	None specified
	Default Subsidiary Identifier	The Default Subsidiary Identifier that appears on the Payment Detail form. This option is available if set in Client Preferences.	None specified
	Use This Currency for Next Payment	The currency that is to be used for the next payment when the indicator is selected.	None specified

Preference Category	Available Preference Criteria	Description	CitiDirect Default Settings
Other	Confidential Payments	Select the Confidential Payments checkbox if you want to be able to indicate that a payment is confidential. If Confidential Payments is not selected, the Confidential Payments checkbox does not appear on the payments forms. Only entitled users can change this preference criteria setting.	No (not selected)
	Override Payables Preference Matrix	Select the Override Payables Preference Matrix checkbox if you want to have the ability to override the Payables Preference Matrix. If Override Payables Preference Matrix is not selected, you will not be able to change any payable preferences on Payments forms.	No (not selected)
	Retain Data Between Transactions	Select the Retain Data Between Transactions checkbox if you want CitiDirect to use the same payment method form, the same checks from the same account and the same payment data.	No (not selected)
	Auto-generate WorldLink reports	Select one or several reports to be auto-generated.	None specified
	Include Latin American Creation Methods from Outside CitiDirect	Includes payment methods that are specific to Latin America, not CitiDirect.	Yes
Library Lookup Favorites	Credit Account	Select one or several accounts to add to your Favorites list on the Payment Detail form.	None specified
	Debit Account	Select one or several accounts to add to your Favorites list on the Payment Detail form.	None specified

Available Preference Criteria for Purchase FX for Payments

Preference Category	Available Preference Criteria	Description	CitiDirect Default Settings
Edit Defaults	Company	The default company that appears on Purchase FX for Payments forms	None specified
	Debit Account	The default debit account that appears on Purchase FX for Payments forms.	None specified

Library Lookup Favorites

The Library Lookup Favorites feature, available on the My Preferences form, allows you to create a list of frequently used debit and credit account numbers that you can easily access when you are entering payment details.

When you set your library lookup favorites, a **blue** down arrow () will appear in the Library Lookup button next to the Debit or Credit Account fields on the Payment Detail form, indicating that you have created a list of library lookup favorites.

Use the Library Lookup Favorites feature by following the steps below.

6. On the specific form, click the **blue** library lookup button. Your Library Lookup Favorites list appears. Your favorite accounts appear in **blue** text.



7. Select the account number and click the **OK button**. The current field and any related fields are populated.

Note: If you want to select an account that you have not identified as a favorite, click the Complete Look Up button to access a complete listing of your entitled account numbers.

Payment Forms

All processes are performed using a summary form that displays key fields of information or a detail form that contains all of the information required to make a payment to a beneficiary (payee). You can also access various subforms to enter additional information for a specific payment transaction.

Payments Summary Form

Summary forms present data in a tabular format, like a spreadsheet. Individual payment records are displayed in rows within the table, and individual data elements related to each payment are displayed as columns. Use the Payments Summary form to input, view and act on a batch of transactions or an individual transaction.

- The tabs within the summary form are determined by the actions that must be taken on a payment or a group of payments.
- The entitlements included in the access profile assigned to you by your local Security Managers determine the tabs that you see and the payment transactions that you can take action on.

The screenshot shows the Citibank Online Banking interface for the Payments Summary. The top navigation bar includes tabs for Batch Authorize, Fund FX Payments, Print Cheques, Release Req'd, Batch Release, and View. A red box highlights the "Input Modify" tab, which is currently active. Other tabs shown include "Input Modify", "Repair Req'd", and "Verification Req'd". To the right of the tabs is a "Link to CitiDirect.com" button and an "ONLINE BANKING HELP" link. The main content area displays a table of payment transactions. A red box highlights the "Active Tab" label above the table. The table has columns for Creation Date, Due Date, and Description. A red box highlights the "Information Services Data" column header. A tooltip indicates that the selected row and the total number of rows of data available for viewing are "Row 1 of 1". Another tooltip says "Right Click on column titles to customize". A third tooltip states "Bold is editable field (C)C2 sorted by". Below the table, a red box highlights the "Details related to the selected payment" section, which shows "Branch/Processing Location: NEW YORK CITIBANK - CORPORATE", "Debit Account Name: CITIDIRECT MELITE LABEL", and "Charges Indicator: One". A red box highlights the "More" button at the bottom right of the table. At the bottom of the page, there is a "Payments Summary" navigation bar with tabs for Batch Authorize, Fund FX Payments, Print Cheques, Release Req'd, Batch Release, and View. The "Input Modify" tab is highlighted with a red box. Other tabs shown include "Repair Req'd" and "Verification Req'd". Action buttons at the bottom include "Submit", "New", "Delete", "Go to Details", and "Other Options".

Click a tab to activate it. All payments that are in the same state within your Payments flow control process are listed on the appropriate tab. Your access profile determines the tabs that you see when you are working in Payments.



The Action buttons displayed on the Payments Summary form can vary based on the active tab. The buttons shown in this example appear on the Input/Modify tab.



Click the **Submit button** to create one or more payment transaction records in the Payments database.

- Each selected payment is assigned a system- or user-defined transaction reference number, and the payment details are validated against CitiDirect validation rules.
- If the payment passes validation, it moves to its next state as determined by your payment flow control requirements. If a payment fails validation, its status is updated to **Invalid** and the payment record appears in **red** text on the Input/Modify tab.
- If your flow control settings indicate that verification, authorization and release are not required, the system automatically releases the payments to the processing branch and updates the status of each payment to Released.



Click the **New button** to create a new payment transaction. Your access profile determines the creation methods you can use to create new payments: From Preformat, Quick Entry From Preformat or New Outgoing. These options are also available directly on the navigation bar.



Click the **Delete button** to delete the selected payment transactions.



Click the **Go to Details button** to view all of the details for the selected payment transactions. The Payment Detail form appears. All details of the first selected payment are displayed. For more information, see the "**Payment Detail Form**" section of this guide.



The **Other Options button** that appears in the lower right of the Payments Summary form contains a menu that provides additional actions you can perform.

- Click the **Other Options button** and select the **Update Screen command** to refresh the summary form list with the most recent data.
- Other Options menu options are presented throughout this guide. Menu options vary based on the status of a transaction and the tab within the Payments Summary form where the payment transaction is listed.

Payment Detail Form

The Payment Detail form displays all the details of the payment, along with any corresponding actions that you may need to perform on that payment. Below is an example of the Book Transfer Payment Detail form.

- Use the Payment Detail form to enter and submit the details of new payments and to manage and act on individual payments.
- The Payment Detail form can only be accessed from a summary form; however, once in detail form mode, you can move between multiple payments by clicking the **Next button**.

The screenshot shows the Citibank Book Transfer Payment Detail form. The form is organized into several sections:

- Payment Method:** Contains fields for Debit Account Number / Currency / Name (with a red box around it), Payment Currency / Amount (with a red box around it), and Payment Method (with a red box around it). It also includes a "Library Lookup Buttons" section with multiple dropdown menus, a "Drop-Down Arrow" button, and a "Use This Currency For Next Payment" checkbox.
- Book Transfer Details:** Contains fields for Transaction Reference Number, Value Date (with a red box around it), Beneficiary Account Number, Beneficiary Name / Address, and Beneficiary Country Code / Name. It includes checkboxes for Confidential and Related Reference Number, and a "Multiple Line Button" (a button with three horizontal bars).
- Bank Details:** Contains a "Bank Details Sub-Form" link.
- Instruction Code:** Contains a "Instruction Code Sub-Form" link.
- Regulatory Reporting:** Contains a "Regulatory Reporting Sub-Form" link.
- Payment Details:** Contains a "Print Button" (highlighted with a red box) and a "Central User Reporting Zone".
- Action Buttons:** Located at the bottom right, these include Submit, Submit and Create Preform, Submit and Copy, Copy, Delete, Next, Return to Summary, and Other Options.

For every payment that you create, you are required to enter several key details that are common to all payments. A **red asterisk** identifies required key detail fields.

The screenshot shows a user interface element for selecting a payment method. It consists of a blue header bar with the text "Payment Method" in white. Below the header is a dropdown arrow icon and a rectangular text input field.

Payment Method

The details you enter enable CitiDirect to automatically determine exactly which processing options (payment methods) are available to you, as well as the specific forms and subforms that are needed for each available payment method.

- All available processing options appear as selections when you click the drop-down arrow in the Payment Method field on the Payment Detail form.
- Once the payment method is selected, CitiDirect is able to determine the available payment types, load the appropriate Payment Detail form and subforms, apply the appropriate edits and determine the appropriate product processing system.

The screenshot shows a user interface element for selecting a payment type. It consists of a blue header bar with the text "Payment Type" in white. Below the header is a dropdown arrow icon and a rectangular text input field.

Payment Type

The Payment Type field is located in the payment method selection section of the Payment Detail form.

- The selected payment method determines whether or not the payment type field is available.
- The list of payment types may vary based on region or country.
- Payment types are displayed in the language you selected when you signed on to CitiDirect.

The screenshot shows a user interface element for entering payment currency and amount. It consists of a blue header bar with the text "Payment Currency / Amount" in white. Below the header are two dropdown arrow icons and two adjacent text input fields.

Payment Amount

The Payment Amount field is formatted for the number of decimal places required for the selected payment currency, and it is checked against any amount limits that may be specified in your access profile. Amounts are evaluated using the exchange rate of the currencies.

Region and/or country level limits can also be defined for the payment amount. The most common region- or country-specific requirement is a maximum number of digits for the payment amount value. This maximum value limitation is performed when you click the **Submit button** to submit the payment for processing, not when you enter the value in the Payment Amount field.

You cannot enter a negative amount in this field.

The screenshot shows a user interface element for entering subsidiary identifier or name. It consists of a blue header bar with the text "Subsidiary Identifier / Name" in white. Below the header are two dropdown arrow icons and two adjacent text input fields.

Subsidiary Identifier/Name

The Subsidiary Identifier Library allows you to enter client subsidiary information. This subsidiary information is used to identify a client subsidiary within a payment transaction. Additionally, this information allows you to group payment transactions on payment transaction initiation reports by subsidiary. A client preference setting determines whether or not the Subsidiary Identifier/Name fields appear on the Payment Detail form.

*** Transaction Reference Number**

2908000459357805

Transaction Reference Number

To identify the payment, each CitiDirect payment transaction must have a transaction reference number. The method by which the transaction reference number is determined may vary by region; however, the following rules are consistent across all regions.

The transaction reference number assignment is dictated by a client preference setting, which indicates whether it is fully system-assigned, partially system-assigned or manually entered.

- If the transaction reference number is *fully system-assigned*, the reference number is generated and stored when you click the Submit button on the Payment Detail form. The assigned reference number is not visible until the transaction is displayed on a different tab within the Payments Summary form (e.g., *Authorization Req'd*).
- If the transaction reference number is *partially system-assigned*, it is composed of a combination of a predetermined set of characters, based on a client preference setting, and a suffix that you must enter in the appropriate field on the Payment Detail form when you create a new payment transaction.
- If the transaction reference number is *manually entered*, you must enter it in the appropriate field on the Payment Detail form when you create a new payment transaction.

Note: To avoid duplicate reference numbers, CitiDirect generates a new internal reference number when a payment selected on the Repair Req'd tab is repaired and resubmitted.

*** Value Date**

10/16/2008

Value Dates

As part of the payment creation process, CitiDirect automatically computes a default value date for each payment based upon parameters, such as cutoff time or number of disposition days that apply to the combination of branch, payment method and currency of the payment. For product, country or regional value date considerations, please refer to CitiDirect Online Help.

Library Lookup Favorites Button

If the library lookup button for the debit and/or credit account field contains a blue down-arrow, a Library Lookup Favorites list has been created. This feature enables you to select from a list of the account numbers that you use most frequently. For more information, see "Select Debit/Credit Account Library Lookup Favorites" section of this guide.

Multiple-Line Button

Each field on a Payment Detail form can display a specific number of characters. When a field, such as Payment Details or Bank Details, contains more information than is currently visible, a **multiple-line button** appears next to that field. When the **multiple-line button** is present, click it to see all information in the field.

Subforms

Subforms allow you to enter additional information pertaining to a payment. In general, the display of a subform is triggered when you click a show subform link or button. For example, CitiDirect users in certain regions/countries have the option to enter bank details, central bank reporting information and/or detail information about invoices being paid via the payment being entered.

- When a subform link or button is clicked, the subform is displayed in a separate window to allow you to enter the additional information.
- In certain cases where you can choose one of a specific set of subforms, the available subforms are displayed in a drop-down list. To access the subform, select the desired subform first, and then click the adjacent link.



The action buttons displayed on the Payment Detail form can vary based on the tab within the Payments Summary form from which the detail form was accessed. The action buttons shown in this example appear when the Payment Detail form is accessed from the Input/ Modify tab.



Click the **Submit button** to create one or more payment transaction records in the Payments database. Each payment is assigned a system- or user-defined transaction reference number, and the payment details are validated against CitiDirect validation rules.

- If the payment passes validation, it moves to its next state as determined by your payment flow control requirements (e.g., *Verification Required*, *Authorization Required* or *Release Required*).
- If your flow control settings indicate that verification, authorization and release are not required, CitiDirect automatically releases the payment to the processing branch and updates its status to *Released*.



If you are entitled to submit payments and create preformats, the **Submit and Create Preformat button** is available at the bottom of the Payment Detail form.

- When you click the **Submit and Create Preformat button**, the payment information is validated.
- Once validated, the payment proceeds to its next state in your payments process, as determined by your flow control requirements. The payment details are saved as a preformat record.
- The preformat record moves to its next state as determined by your preformat library authorization requirements.
- After the preformat record passes all authorization requirements, it is stored in the preformat library, where it can be selected and used as a template for creating new payments.



Submit and Copy Button

Click the **Submit and Copy button** to submit the current transaction for processing and to copy all payment details, except the value date. The Payment Detail form remains open to allow you to submit another payment transaction containing the copied payment details. If the transaction reference number is not automatically generated, you must update it for the new payment transaction.



Copy Button

Click the **Copy button** to copy the payment details that are currently displayed on the Payment Detail form, without submitting the current transaction. All of the payment details are copied except the value date. You can then modify payment details as required to create a new payment transaction. If the transaction reference number is not automatically generated, you must update it. Once you are sure that all payment details are correct, click the **Submit button** to submit the new payment for processing.



Delete Button

Click the **Delete button** to delete the payment transaction that is currently displayed on the Payment Detail form. The **Delete button** is not active when you are using the Payment Detail form to create new payment transactions, or when you have accessed the Payment Detail form from the View tab.



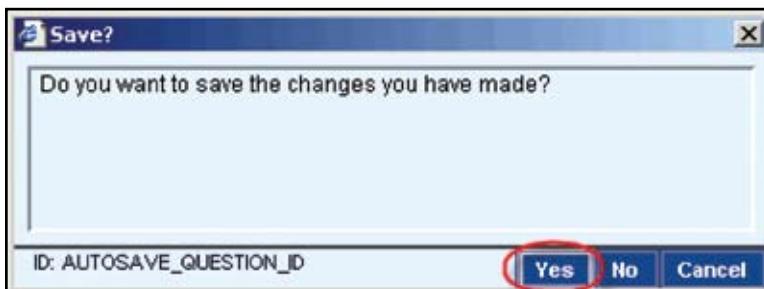
Next Button

Click the **Next button** to see the details of the next selected payment. This button is active when multiple payments were selected on a tab within the Payments Summary form. If the Payment Detail form contains the details of the last selected payment, clicking the **Next button** returns you to the active tab.

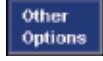


Return to Summary Button

Click the **Return to Summary button** to return to the active tab within the Payments Summary form. If you are entering new payments or modifying or repairing existing payments, the "Save?" dialog box appears.



Click the **Yes button** to save any changes. The statuses of new payments are changed to Input, and they are listed on the Input/Modify tab. If you are modifying existing payments, the payment information is listed in orange text to indicate that the payment details may be outdated.

Other Options Button 

Click the **Other Options button** to access a menu. The available menu items, which are described in the following table, may vary based on the tab from which the Payment Detail form is accessed.

Menu Option	Select to
Edit Account Number	Change the Debit Account Number stored in a preformat.
Enter/View Comments	Enter new or view existing comments that are attached to a payment.
Print Detail	Print the details of the payment transaction.
Run TI Detail Report for Single Item	Runs the Transaction Initiation Detail Report for the selected transaction.
View Error Messages	View any errors associated with the payment transaction.
View Offline Batch Details	View details of the offline batch, including the batch name, creation date/time, status and authorizer name.
View Submission Status Details	View the submission status of the payment, including the user ID of the user who submitted the transaction, the date and time of submission and any substatus.
View Transaction Flow	View a list of transaction flow states that the transaction must go through, based upon the current data values of the payment, before it is sent to Citibank for processing (including its current state).
View Transaction History	View the history of all actions taken on a payment including the name of the CitiDirect user who performed each action and the date and time the action was taken.

Input/Modify WorldLink Payments

Create a WorldLink Payment from a Preformat

Preformats, or templates, can be helpful in handling repetitive payments more efficiently. In order to create payments from preformats, valid preformats must exist in the preformat library.

Preformats are created and saved directly in the preformat library or by clicking the **Submit and Create Preformat button** on the Payment Detail form when creating new payments.

CitiDirect supports the following types of preformats:

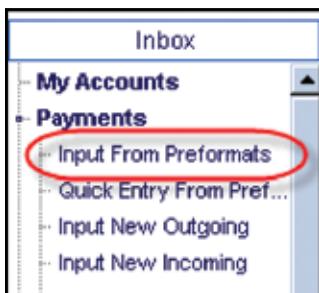
- **Full – Limited Modifications** – All data fields, except Value Date, Processing Date (as applicable), Payment Amount, Payment/Addenda Details, Beneficiary Reference and Bank Details, are protected/locked and cannot be modified.
- **Predefined Beneficiary** – All fields containing beneficiary-related data items are protected/locked and cannot be modified.
- **Editable Template** – All fields are populated with the values saved with the preformat, but they can be modified.

Notes:

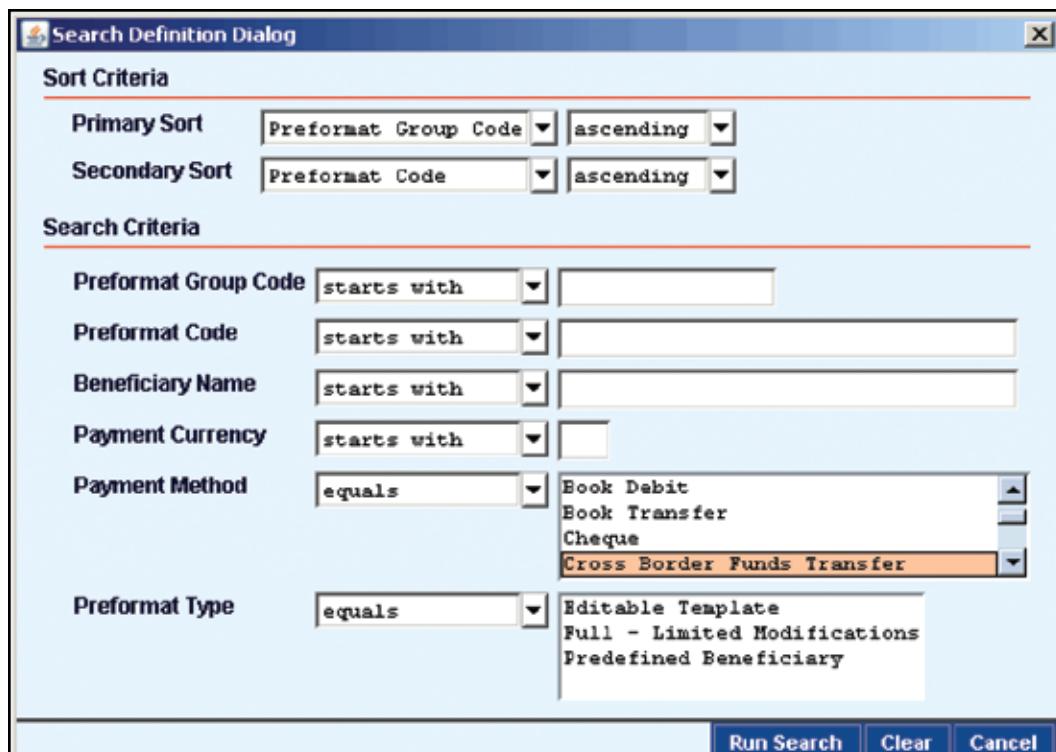
- Flow control requirements for payments created from preformats apply to payment transactions created from full preformats only. A payment created from a beneficiary preformat or a template preformat is subject to the flow control requirements defined for free-form entry payment transactions.
- Your assigned access profile determines whether or not you can create preformats and the types of preformats you can create.

Create a new WorldLink payment from preformats by following the steps below.

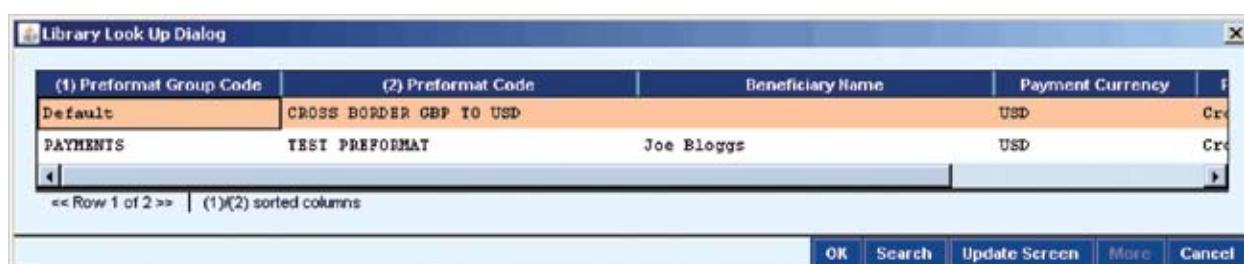
1. On the CitiDirect navigation bar, click **Payment** and then click **Input From Preformats**. You can also access this option by clicking the **New button** on the Input/Modify tab.



A Search Definition Dialog box appears.



2. Enter search criteria to find the preformats you want to use to create new payments and click the **Run Search button**. A Library Look Up Dialog box appears that shows all preformats that match your search criteria.



3. Select the desired preformat and click the **OK button**. The Payments Summary form appears with the Input/Modify tab active.

Payments Summary						ONLINE BANKING HELP
Batch Authorize		Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View
Input/Modify		Repair Req'd	Verification Req'd		Authorization Req'd	
Creation Method	(1) Bene or Debit Party Name	Ccy	Amt	Value Date	Pmt	
Input	Bene Bank	USD	0.50	02/12/2009	Cross Bor.	
Input	Bene Bank	USD	0.50	02/02/2009	Cheque	
Input	INFORMATION SERVICES DEMO	USD	40.00	05/22/2009	Book Tran.	
Input	John Harrows	CAD	0.50	01/16/2009	Cross Bor.	
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit	
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit	
Editable Template Preformat	YOUR BANK	USD	0.00	10/24/2008	ACH Debit	
Editable Template Preformat	YOUR BANK	USD	0.50	10/24/2008	ACH Debit	
Input	bene bank	CAD	0.50	02/05/2009	Cross Bor.	
Editable Template Preformat		EUR	0.91	10/24/2008	Advice To	
Input		USD	0.13	01/15/2009	Cheque	

41

<< Row 1 of 12 >> Right Click on column titles to customize Bold is editable field (*)(C) sorted columns More

Company Name	WORLDLINK (R)
Branch/Processing Location	CITIBANK NA-NEW YORK-WALL STREET
Debit Account Name	
Charges Indicator	Beneficiary

4. Proceed with one of the following steps:

- Modify fields directly on the Input/Modify tab as required. Select all completed transactions and click the **Submit button**. Modifiable fields will vary based on the type of preformat you are using.
- Click the **Go to Details button**. The details of the first selected preformat are displayed on the Payment detail form. Make any necessary changes and click the **Submit button** to submit the current payment for processing. The details of the next selected preformat appear.

Repeat this process until all payments are submitted.

Notes:

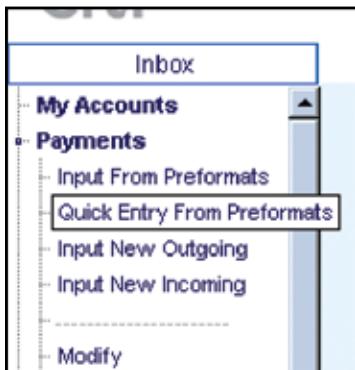
- To change the debit account information stored in the preformat click the **Other Options button** on the Payment Detail form. Select the **Edit Account Number command**. The Edit Account Number dialog box appears. Select a new **Debit** Account Number and click the **OK button**.
- Your organization may have defined a maximum allowable payment amount for preformats. If the preformat you selected to create this payment is subject to a maximum allowable payment amount and the payment amount exceeds that maximum, an Error message is displayed. You must change the payment amount before the payment can be submitted for processing.
- If you decide that you do not want to create a payment using the details of the preformat that is currently displayed on the Payment Detail form, click the **Next button** to view the details of the next selected preformat.
- If the details of the last selected preformat are displayed, clicking the **Next** or **Submit buttons** returns you to the Input/Modify tab.
- For procedures for the Submit and Create Preformat and Submit and Copy features on the Payment Detail form, refer to the "Create New Outgoing Payments" section of this guide.

Create WorldLink Payments Using Quick Entry from Preformats

If you are entitled to create payments from preformats, Quick Entry From Preformats appears on the CitiDirect navigation bar. Use this feature to create numerous repetitive payments quickly and efficiently. Your assigned access profile determines the preformats you can access.

Create new payments using Quick Entry From Preformat by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Quick Entry From Preformats**. You can also access this option by clicking the **New button** on the Input/Modify tab.



A new Input/Modify form appears.

2. In the Preformat Code field, enter the code of the preformat you want to use to create the payment. You must enter a valid preformat code (preformat stored in the preformat library). If a nonexistent preformat code is entered, an error message is displayed.
3. Enter payment details in the appropriate fields on the Input/Modify form. Press the Tab key to move from field to field. When you have entered information in the last field in one row, pressing the Tab key moves to the next row.
4. When the details of all payments have been entered, click the **Submit All button**. All valid payments move to the next step in the payment process, as defined by your flow control requirements.

Note: To view all details related to a preformat, select the corresponding row, and then click the View Preformat Details button.

Correct Quick Entry Form Preformat Transactions with Errors

After you click the **Submit All button**, any payments containing errors remain on the Input/Modify form, and the payment information appears in **red** text.

1. On the Input/Modify form, select the row containing the payment.
2. Click the **Other Options button**, and then click the **View Error Messages command**.
3. Review any errors in the payment.
4. Make any required changes directly on the Input/Modify form.
5. If necessary, repeat steps 2, 3, and 4 to correct all payments with errors (listed in **red**).

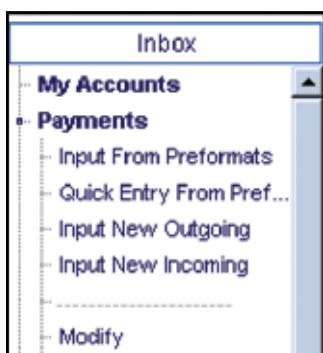
6. Click the **Submit All button** to resubmit all corrected payments.

Create New Outgoing WorldLink Payments

Your assigned access profile determines whether or not you can create new outgoing WorldLink Payment and the accounts, payment methods, payment types, currencies, etc. that you can access.

Create a new outgoing payment by following the steps below.

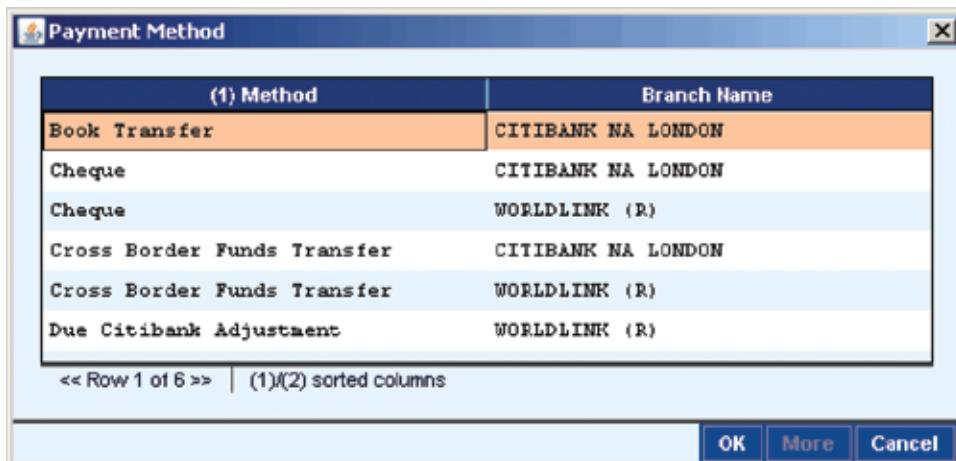
1. On the CitiDirect navigation bar, click **Payment** and then click **Input New Outgoing**. You can also access this option by click the **New button** on the Input/Modify tab.



The Payment Detail form appears.

A screenshot of the 'Payment Detail' form. The 'Payment Method' section is visible, containing fields for 'Preformat Code', 'Detail Account Number / Currency / Name', 'Payment Currency / Amount', 'Payment method', and 'Use This Currency For Next Payment'. Below this is a 'Payment Type' section with a dropdown menu. At the bottom of the form are buttons for 'Search', 'Cancel and Return', 'Update with Cache', 'Copy', 'Delete', 'Next', 'Return to Summary', and 'Other Options'.

2. The Preformat Code field should be left blank when creating a new outgoing payment; however, if you are going to submit a payment using an existing preformat, a preformat code is required.
3. The Debit Account Number/Currency/Name field defaults to preference settings. If you are entitled to multiple accounts and you want to change the debit account, clear the field, click the library lookup button and select a different account number.
4. The Payment Currency field defaults to preference settings or the currency of the last payment if the *Use This Currency For Next Payment* checkbox is selected. If you are entitled to create payments for multiple currencies and you want to change the payment currency, clear the field, click the library lookup button and select a different currency. The Currency Library Lookup will only list currencies that are supported by the branch of the debit account.
5. In the Payment Amount field, enter the amount of the payment in the selected currency.
6. In the Payment Method field, click the library lookup button. A Payment Method dialog box appears.



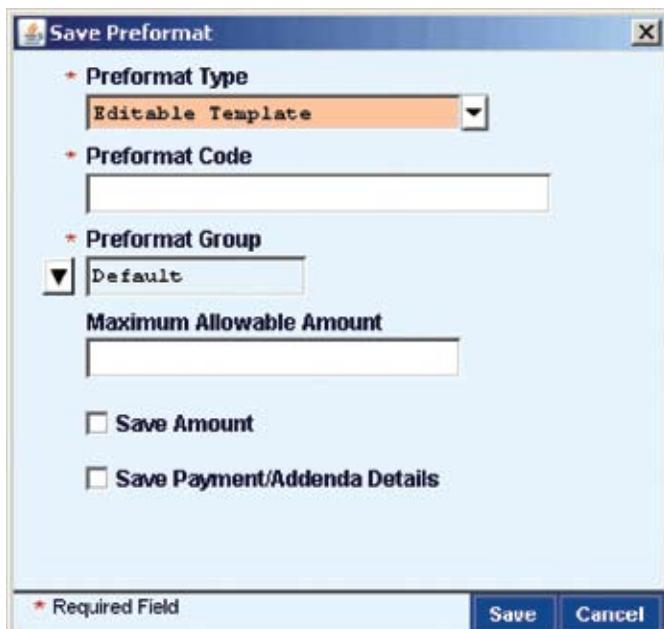
Note: Your solution package, your access profile, the payment currency and the processing capabilities of the Citibank branch determine the available payment methods.

7. Select a payment method and click the **OK button**. The Payment Detail form expands to display data input fields specific to the selected payment method.
8. Based on the selected payment method, currency, etc., the Payment Type field may be available. Click the drop-down arrow and select a payment type, if applicable.
9. Complete all required fields and any optional fields for the payment. A red asterisk (*) identifies all required fields. Step-by-step procedures for completing the Payment Detail form for each WorldLink payment method are available in *CitiDirect Online Help*.
10. Proceed with one of the following steps.
 - Click the **Submit button**. CitiDirect validates each data item. Once validated, the payment moves to the next step in the payment process flow, as defined by your flow control requirements.

If the payment does not pass CitiDirect validation, its status is changed to *Invalid* and it is listed on the Input/Modify tab.

- Click the **Submit and Create Preformat button** to submit the WorldLink payment for validation and to save the payment information as a preformat.

The Save Preformat dialog box appears. Your access profile determines whether or not you can create preformats.



Select the Preformat Type, complete all required fields, select the appropriate checkboxes and then click the **Save button**.

Both the payment and the preformat move to the next step in their respective processes, as defined by your flow control requirements.

- Click the **Submit and Copy button** to submit the current WorldLink payment transaction for processing and to copy all transaction details, except the value date.

The payment details remain on the Payment Detail form to allow you to create a new payment using the copied transaction details.

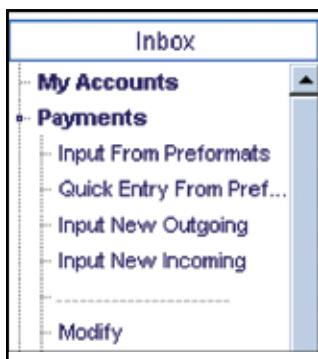
If the transaction reference number is not automatically generated, you must update it for the new payment transaction.

Create New Incoming WorldLink Payments

Your assigned access profile determines whether or not you can create new incoming WorldLink Payment and the accounts, payment methods, currencies, etc., that you can access.

Create a new incoming payment by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Input New Incoming**. You can also access this option by clicking the **New button** on the Input/Modify tab.



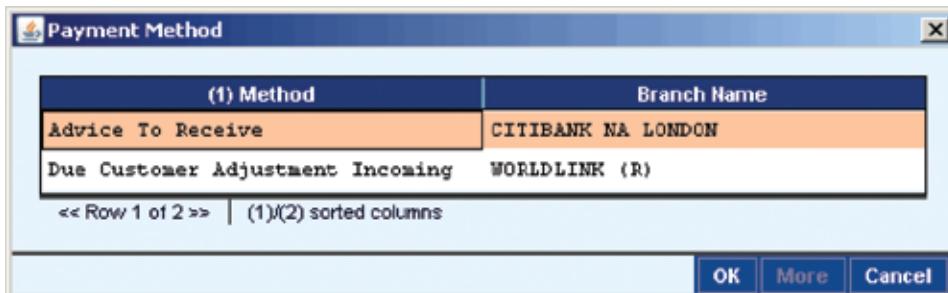
The Payment Detail form appears.

A screenshot of the 'Payment Detail' form. The 'Payment Method' section is active, showing:

- Preformat Code: A dropdown menu with an arrow icon.
- Debit Account Number / Currency / Name: A dropdown menu with an arrow icon.
- Payment Currency / Amount: A dropdown menu with an arrow icon.
- Payment Method: A dropdown menu with an arrow icon.
- A checkbox labeled "Use This Currency For Next Payment".

At the bottom of the form, there is a toolbar with buttons for 'Submit', 'Print', 'Email', 'Copy', 'Close', 'Delete', 'Next', 'Return to Summary', and 'Offer Optimize'. A note at the bottom left indicates that the 'Debit Account Number' field is required.

2. The Preformat Code field should be left blank.
3. The Credit Account Number/Currency/Name field defaults if preferences have been set. If you are entitled to multiple accounts and you want to change the credit account, clear the field, click the **library lookup button**, and select a different account.
4. The Payment Currency field defaults to preference settings or the currency of the last payment if the *Use This Currency For Next Payment* checkbox is selected. If you are entitled to create WorldLink payments in multiple currencies, clear the field, click the library lookup button and select a different currency.
5. In the Payment Amount field, enter the amount of the payment in the selected currency.
6. In the Payment Method field, click the library lookup button. A Payment Method dialog box appears.



Note: Your solution package, your access profile, the payment currency and the processing capabilities of the Citibank branch determine the available payment methods available.

7. Select a payment method and click the **OK button**. The Payment Detail for expands to display detail fields for the selected WorldLink payment method.
 8. Based on the selected payment method, currency, etc., the Payment Type field may become available. Click the drop-down arrow and select a payment type, if applicable.
 9. Proceed with one of the following steps.
 - Click the **Submit button**. The payment is sent to CitiDirect where each data item is validated. Once validated, the payment moves to the next step in the payment process, as defined by your flow control requirements.
- If the payment does not pass CitiDirect validation, its status is changed to *Invalid* and it is listed on the Input/Modify tab.
- Click the **Submit and Copy button** to submit the current WorldLink payment transaction for processing and to copy all transaction details, except the value date.

The payment details remain on the Payment Details form to allow you to create a new payment using the copied transaction details. If the transaction reference number is not automatically generated, you must update it for the new payment transaction.

Note: When creating a Due Customer Adjustment Incoming payment, the Submit and Create Preformat button is not available. This is designed to help minimize the chance of entering an adjustment in error.

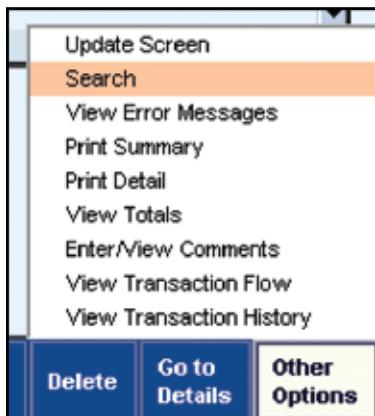
Create New WorldLink Payments Using Copy

The CitiDirect Copy feature enables you to select existing WorldLink payment transactions and copy all of the payment details (except the value date) to create and submit new transactions. CitiDirect automatically computes a default value date for each transaction based upon parameters that apply for the combination of branch, payment method and currency (e.g., cutoff time, number of disposition days).

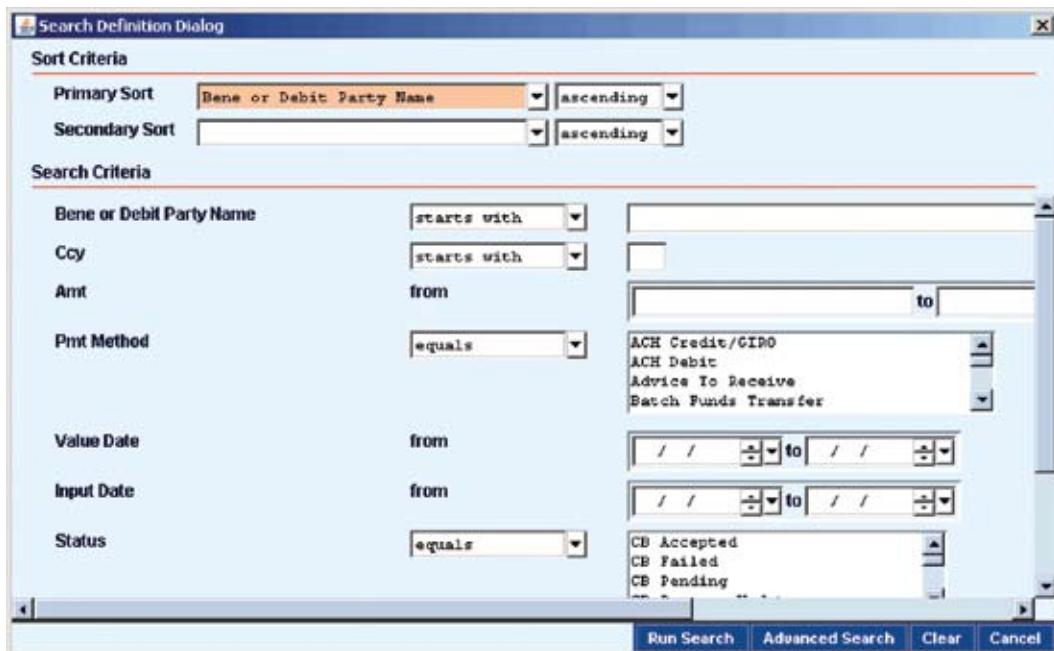
Note: Procedures for using the Submit and Copy feature are in the "Create New Outgoing WorldLink Payments" and "Create New Incoming WorldLink Payments" sections of this guide.

Select the payments you want to copy and create new WorldLink payment transactions using the Copy feature by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Modify**. The Input Modify tab appears.
2. To find the transactions you want to copy, click the **Search button** or click the **Other Options button** and select the **Search command**.



A Search Definition Dialog box appears.



3. Enter search criteria to find the payment transactions you want to copy, and then click the **Run Search button**. You can specify criteria to find transactions that are assigned a Released status, which are not available for modify or delete. All payment transactions that match your search criteria are listed on the Input/Modify tab.

Payments Summary							ONLINE BANKING HELP
Batch Authorize		Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View	
Input/Modify		Repair Req'd	Verification Req'd			Authorization Req'd	
Creation Method	(1) Bene or Debit Party Name	Ccy	Amt	Value Date	Pmt		
Input	Bene Name	USD	0.26	01/15/2009	Cheque		
Input	Bene Name	USD	0.50	02/02/2009	Cheque		
Input	John Barrows	CAD	0.50	01/16/2009	Cross Bor.		
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit		
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit		
Input	Test Bank	EUR	0.50	01/15/2009	Cheque		
Input		USD	0.13	01/15/2009	Cheque		

<< Row 1 of 7 >> Right Click on column titles to customize Bold is editable field (1)(2) sorted columns More

Company Name
Branch/Processing Location
Debit Account Name
Charges Indicator
Creator Name / Date / Time

WORLDLINK (R)
CITIDIRECT WHITE LABEL
Beneficiary

Submit New Delete Go to Details Other Options

- On the Input/Modify tab, select the payment transaction that you want to copy and click the Go to Details button. The Payment Detail form appears with the details of the first payment transaction selected displayed.

Payment Detail ONLINE BANKING HELP

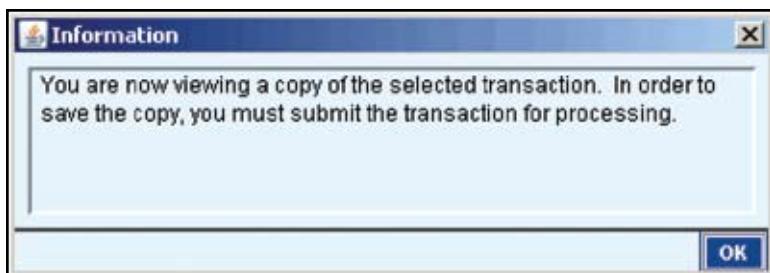
Payment Method

Preformat Code	<input type="text"/>
Debit Account Number / Currency / Name	<input type="text"/> 30659068 <input type="button" value="USD"/> CITIDIRECT WHITE LABEL
Payment Currency / Amount	<input type="text"/> USD <input type="text"/> 0.26
Payment Method	<input type="text"/> Cheque
	Payment Type <input type="button" value="Corporate"/>

Cheque Details

Transaction Reference Number	<input type="text"/>	<input type="checkbox"/> Confidential							
Company Name / Address	<input type="text"/> WorldLink Client <input type="button" value="..."/>	Equivalent Currency / Amount	<input type="text"/> USD <input type="text"/> 0.26						
Ordering Party ID Type / ID	<input type="text"/>	Ordering Party Name / Address	<input type="text"/> 388 GROENWICHE, <input type="button" value="..."/>						
Value Date	<input type="text"/> 01/15/2009 <input type="button" value="..."/>	Beneficiary Name / Address	<input type="text"/> <input type="button" value="..."/>						
Beneficiary Country Code / Name	<input type="text"/> US UNITED STATES	Clearing Country Code / Name	<input type="text"/>						
Charges Indicator	<input type="text"/> Beneficiary <input type="button" value="..."/>	Delivery Method	<input type="text"/> Mail						
Mail To Name / Address	<input type="text"/>	Mail To Country	<input type="text"/>						
Required Field	<input type="checkbox"/>	Submit	Submit and Create Preformat	Submit and Copy	Copy	Delete	Next	Return to Summary	Other Options

5. Click the **Copy button**. An Information dialog box appears.



All details are copied, except for the transaction reference number and value date.

- Enter or modify payment details as required. If the transaction reference number is not automatically generated, you must update it for this new payment transaction.
- Click the **Submit button**. The new payment moves to the next step as defined by your flow control requirements. The details of the next selected payment transaction appears.

8. Repeat steps 5, 6 and 7 to create and submit additional new WorldLink payments using the Copy feature.

Notes:

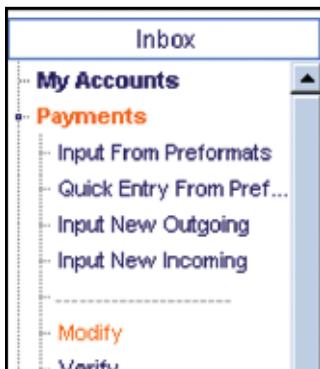
- Click the **Submit and Create Preformat button** to submit the current payment for validation and to save the payment information as a preformat. Both the payment and the preformat move to the next step in their respective processes, as defined by your flow control requirements for payment transactions and library records. Your access profile determines whether or not you can create preformats.
- Click the **Submit and Copy button** to submit the current payment for validation and to copy all details except the value date. The Payment Detail form remains open to allow you to make any necessary changes to create and submit a new transaction.
- If you do not want to copy the payment details that are currently displayed on the Payment Detail form, click the **Next button**. The details of the next selected payment transaction appear. When the Payment Detail form displays the details of the last selected payment, click the Next button returns you to the Input/Modify tab.

Modify WorldLink Payments

You can modify payments with an *Input*, *Invalid*, *Verification Required*, *Authorization Required* or *Release Required* status.

Modify WorldLink payments by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Modify**.



The Input/Modify tab appears.

Payments Summary							ONLINE BANKING HELP
Batch Authorize		Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View	
Input/Modify		Repair Req'd	Verification Req'd				Authorization Req'd
	Creation Method	(1) Beneficiary Party Name	Ccy	Amt	Value Date	Pmt	
Input	Bene Name	USD	0.26	01/15/2009	Cheque		
Input	Bene Name	USD	0.50	02/02/2009	Cheque		
Input	INFORMATION SERVICES DEMO	USD	40.00	05/22/2009	Book Trans		
Input	John Harrows	CAD	0.50	01/16/2009	Cross Border		
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit		
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit		
Input	Test Bank	EUR	0.50	01/15/2009	Cheque		
Editable Template Preformat	YOUR BANK	USD	0.00	10/24/2008	ACH Debit		
Editable Template Preformat	YOUR BANK	USD	0.50	10/24/2008	ACH Debit		
Editable Template Preformat		EUR	0.91	10/24/2008	Advice To		
Input		USD	0.13	01/15/2009	Cheque		

4 | << Row 1 of 11 >> Right Click on column titles to customize Bold is editable field (*)(C) sorted columns More

Company Name: WORLDLINK (R)
Branch/Processing Location: CIIIDIRECT WHITE LABEL
Debit Account Name: Beneficiary
Charges Indicator:
Creator Name / Date / Time:

[Search] [New] [Delete] [Go to Details] [Other Options]

2. Select one or more payments to modify. You can click the **Search button** to find specific payments.
3. Click the **Go to Details button**. The Payment Detail form appears with the details of the first selected payment displayed.

Payment Detail ONLINE BANKING HELP

Payment Method

Preformat Code	<input type="text"/>
Debit Account Number / Currency / Name	<input type="text"/> EUR CITIBANK NA-NEW YORK-MALL STREET
Payment Currency / Amount	<input type="text"/> CAD 0.50
Payment Method	<input type="text"/> Cross Border Funds Transfer
	Payment Type Corporate

Cross Border Funds Transfer Details

Transaction Reference Number	<input type="text"/>	<input type="checkbox"/> Confidential
Company Name / Address	<input type="text"/> WorldLink Client	Equivalent Currency / Amount
Payment Category Code / Description	<input type="text"/>	<input type="text"/> EUR
Ordering Party ID Type / ID	<input type="text"/>	Ordering Party Name / Address
Value Date	01/16/2009	<input type="text"/>
Beneficiary Account or Other ID Type / ID	/ACCT/	<input type="text"/> 1234567890

* Required Field

4. Make any necessary modifications to the payment details and click the **Submit button**. The payment is treated as new and is subject to all flow control requirements.

On-Site Cheques

On-site cheques are printed at your location rather than at a Citibank processing center. You can also choose to use pre-encoded on-site cheques. These allow you to print encoded cheques without the need for an MICR-enabled printer. Clients who issue pre-encoded on-site cheques will receive encoded cheque stock for USD, GBP, CAD, EUR through Germany, as well as a multicurrency cheque form. All 16 on-site cheque currencies are available through this offering.

The benefits of using on-site cheques include

- Reduced risk of fraud due to the match-pay capabilities of WorldLink Payment Services
- Improved cheque clearing
- Expanded reporting and tracking

If your organization has specified an initial printable status, an On-Site Cheque transaction is not listed on the Print Cheques tab until its status is updated to that initial printable status.

On-Site cheques can be printed from the Print Cheques tab or the Payment Detail form. The Print Cheques tab is used to select and print On-Site Cheque payments. Payment transactions with a *Printed* or *Voided* status cannot be printed.

Your access profile determines whether or not you can print On-Site Cheque payments and the cheque payments that you can print.

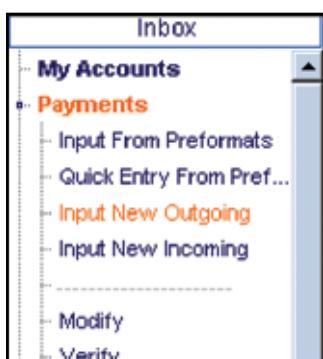
Notes:

- Not all on-site cheque currencies are supported by the pre-encoded cheque stock.
- The multicurrency cheque form may have additional costs related to clearing as this will not be encoded.

Create an On-Site Cheque

Create an on-site cheque by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Input New Outgoing**. You can also access this option by clicking the **New button** on the Input/Modify tab.



The Payment Detail form appears.

The screenshot shows the 'Payment Detail' form from Citibank Online Banking. The form is divided into two main sections: 'Payment Method' and 'Payment Type'. In the 'Payment Method' section, there are three dropdown menus: 'Debit Account Number / Currency / Name', 'Payment Currency / Amount', and 'Payment Method'. The 'Payment Method' dropdown has 'On-Site Cheque' selected. To the right of these dropdowns is a checkbox labeled 'Use This Currency For Next Payment'. Below the dropdowns is a 'Payment Type' section with a dropdown menu. At the bottom of the form, there is a toolbar with various buttons: 'Save', 'Submit and Create', 'Submit and Copy', 'Copy', 'Delete', 'Next', 'Previous', 'Summary', and 'Other Options'. A note at the bottom left indicates that the 'Debit Account Number / Currency / Name' field is required.

2. Select the Debit Account Number/Currency/Name, Payment Currency and Amount.
3. Select *On-Site Cheque* for the Payment Method.
4. Select the Payment Type. Based on the specified currency and the Debit Account Branch, CitiDirect automatically determines which payment types are available.

The On-Site Cheque Details appear.

The screenshot shows the 'Payment Detail' screen with the 'ONLINE BANKING HELP' link at the top right. The 'On-Site Cheque Details' section is active, containing the following fields:

- Preformat Code:** A dropdown menu.
- Debit Account Number / Currency / Name:** A dropdown menu showing '12345678' and 'USD CITIDIRECT TRAINING ACCOUNT 2'.
- Payment Currency / Amount:** A dropdown menu showing 'GBP 0.50'.
- Use This Currency For Next Payment:** An unchecked checkbox.
- Payment Method:** A dropdown menu showing 'On-Site Cheque'.
- Payment Type:** A dropdown menu showing 'Corporate'.
- Transaction Reference Number:** An input field.
- Company Name / Address:** A dropdown menu.
- Ordering Party ID Type / ID:** A dropdown menu.
- Equivalent Currency / Amount:** An input field.
- Ordering Party Name / Address:** A dropdown menu.
- Value Date:** A date picker showing '09/09/2004'.
- Beneficiary Name:** An input field.
- Beneficiary Address:** An input field.
- Beneficiary Country Code / Name:** A dropdown menu.

At the bottom, there is a 'Required Field' indicator (a yellow icon with a red asterisk), and buttons for 'Submit', 'Submit and Create Preformat', 'Delete', 'Next', 'Return to Summary', and 'Other Options'.

5. Complete all required fields and any optional fields for the on-site cheque. A **red** asterisk (*) identifies all required fields.
 6. Proceed with one of the following steps.
 - Click the **Submit button**. CitiDirect validates each data item. Once validated, the on-site cheque moves to the next step in the payment process flow, as defined by your flow control requirements.
If the cheque does not pass CitiDirect validation, its status is changed to Invalid and it is listed on the Input/Modify tab.
 - Click the **Submit and Create Preformat button** to submit the on-site cheque for validation and to save the payment information as a preformat.
- The Save Preformat dialog box appears. Your access profile determines whether or not you can create preformats.

*** Preformat Type**

Editable Template

*** Preformat Code**

*** Preformat Group**

Default

Maximum Allowable Amount

Save Amount

Save Payment/Addenda Details

Select the Preformat Type, complete all required fields, select the appropriate checkboxes and then click the **Save** button.

Both the on-site cheque and the preformat move to the next step in their respective processes, as defined by your flow control requirements.

Print an On-Site Cheque from the Print Cheques Tab

Once the on-site cheque has been entered, depending on how the Initial Printable Status is set, the cheque is available on the Print Cheques tab.

Print an on-site cheque from the Print Cheques tab by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Print Cheques**.



The Payments Summary form appears with the Print Cheques tab active.

Payments Summary

ONLINE BANKING HELP

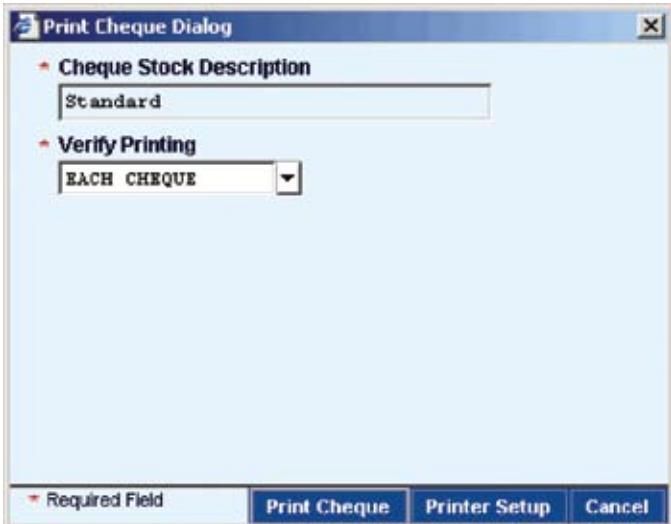
Authorization Req'd	Batch Authorize	Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View														
Input/Modify		Repair Req'd		Verification Req'd																
<table border="1"><thead><tr><th>Status</th><th>Sub-Status</th><th>Creation Method</th><th>Bank or Debit Party Name</th><th>Ccy</th><th>Amt</th><th>Value Date</th></tr></thead><tbody><tr><td>Level 1 Authorization Required</td><td>Input</td><td>Test</td><td>USP</td><td>1.00</td><td>04/09/2002</td><td>On-Site Cheque Corporate</td></tr></tbody></table>							Status	Sub-Status	Creation Method	Bank or Debit Party Name	Ccy	Amt	Value Date	Level 1 Authorization Required	Input	Test	USP	1.00	04/09/2002	On-Site Cheque Corporate
Status	Sub-Status	Creation Method	Bank or Debit Party Name	Ccy	Amt	Value Date														
Level 1 Authorization Required	Input	Test	USP	1.00	04/09/2002	On-Site Cheque Corporate														

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

Company Name	North America
Branch/Processing Location	WORLDLINK (B)
Debit Account Name	CCR NT LIVE DEMO ACT #1
Charges Indicator	Beneficiary
Cheque Number	
Creator Name / Date / Time	PATE TRADEC 04/09/2002 04:00:30

Print Cheque Void Cheque Reprint Cheque Print Confirmation Go to Details Other Options

2. Select one or more on-site cheques and click the **Print Cheque button**. The Print Cheque Dialog box appears.



3. In the Cheque Stock Description field, select the cheque stock. If you have selected a group of cheques to print, all of the cheques are printed on the same cheque stock. If you want to print a cheque on different stock, print it separately.
4. The Verify Printing field defaults to *Each Cheque*. The other options are *None* or *First Cheque Only*.
5. Click the **Print Cheque button**. The cheque is sent to your default printer and the transaction value date is set to the date the cheque is printed. The cheques are printed in the order in which they are listed on the Print Cheques tab.

Notes:

- If you want to review all payment details before printing the cheque, click the **Go to Details button**.
- If Verify Printing is set to *None*, all selected cheques are printed without further interaction.
- If Verify Printing is set to *Each Cheque*, the following message appears after each cheque is printed. "*Did the cheque print correctly?*" Click the **Yes button** to print the next cheque.
- If Verify Printing is set to *First Cheque Only*, the following message appears after the first cheque is printed. "*Did the cheque print correctly?*" Click the **Yes button** to continue printing all selected cheques.

Print an On-Site Cheque from the Payment Detail Form

Print on-site cheques from the Payment Detail form by following the steps below.

1. On the Print Cheques tab, select one or more on-site cheque payments and click the **Go to Details button.**

The screenshot shows the Citibank Online Banking interface for managing payments. The top navigation bar includes links for Authorization Req'd, Batch Authorize, Fund FX Payments, Print Cheques (which is highlighted in orange), Release Req'd, Batch Release, and View. Below the navigation is a table titled "Payments Summary" with columns for Status, Sub-Status, Creation Method, Beneficiary Party Name, Ccy, Amt, Value Date, Print Method, and Print Type. A single row is visible, showing "Level 1 Authorization Required" with "Input" in the Creation Method column and "USD 1.00 04/09/2009 On-Site Cheque Corporate" in the Print Type column. At the bottom of the table, there are links for "Row 1 of 1" and "Right Click on column titles to customize (1)(2) sorted columns". The footer contains sections for Company Name, Branch/Processing Location, Debit Account Name, Charges Indicator, Cheque Number, and Creator Name / Date / Time, along with their corresponding values. At the very bottom is a toolbar with icons for search, print, and other functions, followed by buttons for Print Cheque, Void Cheque, Reprint Cheque, Print Confirmation, Go to Details, and Other Options.

The Payment Detail form appears.

2. Click the **Print Cheque button**. The cheque is printed and a message appears.
3. Click the **OK button** to close the information message. The details of the next selected on-site cheque appear.

Repeat steps 2 and 3 until all selected on-site cheques have been printed.

Notes: If you do not wish to print the current cheque, click the Next button. The details of the next selected on-site cheque appear. When the detail form contains the details of the last selected payment, clicking the Next button returns you to the Print Cheques tab.

Void an On-Site Cheque from the Print Cheques Tab

You cannot repair or delete an on-site cheque with a *Print Required* status. You must void an on-site cheque payment before it can be deleted or repaired.

Void on-site cheques from the Print Cheques tab by following the steps below.

1. On the Print Cheques tab, select one or more cheque payments to void.

Status	Sub-Status	Creation Method	Beneficiary Name	Ccy	Amnt	Value Date	Print Method	Print Typ
Level 1 Authorization Required								
Input	test		USD	1.00	04/09/2006	On-Site Cheque	Corporate	

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

Company Name:	North America
Branch/Processing Location:	WORLDLINK (D)
Debit Account Name:	CCR NY LIVE DEMO ACT #1
Charges Indicator:	Beneficiary
Cheque Number:	
Creator Name / Date / Time:	7878 VRADEC 04/09/2006 04:00:30

Print Cheque | Void Cheque | Reprint Cheque | Print Confirmation | Go to Details | Other Options

2. Click the **Void Cheque button**. The status of each cheque is changed to *Deleted* and its associated payment substatus is changed to *Cheque Voided*.

The payment amount of the associated payment is changed to zero, and the system sends a message to the Citibank processing system notifying it that the cheque number has been used.

Notes:

- If you want to review all cheque details before voiding the selected payments, click the **Go to Details button**. For more information, refer to the *Void On-Site Cheques from the Payment Detail Form* section of this guide.
- Click the **Reprint Cheque button** to reprint a cheque transaction. The original cheque is voided. *This is only available for WorldLink® Payment Services.*

Void an On-Site Cheque from the Payment Detail Form

Void on-site cheques from the Payment Detail form by following the steps below.

1. On the Print Cheques tab, select one or more on-site cheques to void, and then click the **Go to Details button.**

The screenshot shows the 'Payments Summary' interface. The top menu bar includes 'ONLINE BANKING HELP', 'Authorization Req'd', 'Batch Authorize', 'Fund FX Payments', 'Print Cheques' (which is highlighted in orange), 'Release Req'd', 'Batch Release', and 'View'. Below the menu is a toolbar with buttons for 'Input/Modify', 'Repair Req'd', and 'Verification Req'd'. The main area displays a table with columns: Status, Sub-Status, Creation Method, Beneficiary Party Name, Ccy, Amt, Value Date, Pmt Method, and Pmt Typ. A single row is selected, showing 'Level 1 Authorization Required', 'Input', 'test', 'USD', '1.00', '04/02/2000', 'On-Site Cheque', and 'Corporate'. At the bottom of the table, there are links for 'Row 1 of 1 >>' and 'Right Click on column titles to customize (1)C2 sorted columns'. Below the table, a summary section provides details: Company Name (North America), Branch/Processing Location (WORLDLINK (D)), Debit Account Name (CCM NT LIVE DEMO ACT #2), Charges Indicator (Beneficiary), Cheque Number (PETS TRADESC), Creator Name / Date / Time (04/02/2000 04:00:00). The bottom navigation bar contains icons for search, print, and other functions, followed by buttons for 'Print Cheque', 'Void Cheque', 'Reprint Cheque', 'Print Confirmation', 'Go to Details', and 'Other Options'.

The Payment Detail form appears.

Payment Detail

ONLINE BANKING HELP

Payment Method

Preformat Code

* Debit Account Number / Currency / Name
40404040 USD CCM NY LIVE DEMO ACT #2

* Payment Currency / Amount
USD 1.00

* Payment Method
On-Site Cheque

Payment Type
Corporate

On-Site Cheque Details

* Transaction Reference Number

* Company Name / Address
North America

Equivalent Currency / Amount
USD 1.00

Ordering Party Name / Address
CCM NY LIVE DEMO ACT #2

* Value Date
04/08/2008

* Beneficiary Name
test

Beneficiary Address
test

* Beneficiary Country Code / Name
AM ARUBA

Clearing Country Code / Name

* Charges Indicator
Beneficiary

Customer Reference Number

Mail To Name
test

Mail To Address
test

Mail To Country
AM ARUBA

* Required Field

Print Cheque Void Cheque Reprint Cheque Print Confirmation Next Return to Summary Other Options

2. Click the **Void Cheque button**. The status of the cheque is changed to *Deleted* and its associated substatus is changed to *Cheque Voided*.

The payment amount of the associated payment is changed to zero, and the system sends a message to the Citibank processing system notifying it that the cheque number has been used.

Note: Click the Reprint Cheque button to reprint a cheque transaction. The original cheque is voided. This is only available for WorldLink.

Repair WorldLink Payments

All payments with a *Repair Required*, *Repair Invalid* or *CB Rejected* status are listed on the Repair Req'd tab and they must be repaired before they can continue through the payments process, as defined by your flow control requirements.

Your access profile determines whether or not you can repair payments and the payments you can repair.

- A *Repair Required* status indicates that the payment has been sent to repair during the verification, authorization or release process.
- A *Repair Invalid* status indicates that the payment has failed submit from the Repair Req'd tab.
- A *CB Rejected* status indicates that the Citibank host processor has rejected the payment.

Repair WorldLink payments by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Repair**.



The Payments Summary form appears with the Repair Req'd tab active. All payments with a status of *Repair Required*, *Repair Invalid* and *CB Rejected* are listed.

Payments Summary								ONLINE BANKING HELP	
Batch Authorize		Fund FX Payments		Print Cheques		Release Req'd		Batch Release	View
Input/Modify		Repair Req'd		Verification Req'd				Authorization Req'd	
Trans. Ref. Number	Pmt Method	Debit or Credit Account Number	Ccy	Amt	Value Date	(1) Bene or C			
D29580893466	ACH Credit/CIBO	30659068	USD	0.50	10/22/2008	BENEFICIARY NAME			
D29580893462	Book Transfer	30659068	USD	0.50	10/23/2008	BENEFICIARY NAME			
D29580893475	Funds Transfer	30659068	USD	0.75	10/23/2008				

<< Row 1 of 3 >> Right Click on column titles to customize Field is editable field (1)(2) sorted columns More

Branch/Processing Location: NEW YORK CITIBANK - CORPORATE
 Debit Account Name: CIIIDIRECT WHITE LABEL
 Charges Indicator:
 Creator Name / Date / Time:

2. Select one or more payments to repair and click the **Go to Details** button.

Note: If you select an On-Site Cheque payment that has been printed, the following message appears: "The cheque associated with this payment has already been printed. If repair to this payment is necessary, the cheque must be voided and a new payment generated reflecting the changes."

The Payment Detail form appears with the details of the first selected payment displayed.

Payment Detail

ONLINE BANKING HELP

Payment Method

Preformat Code
TEST PREFORMAT

* Debit Account Number / Currency / Name
14141414 GBP CITIBANK NA-NEW YORK-WALL STREET

* Payment Currency / Amount
USD 1.00

* Payment Method
Cross Border Funds Transfer

Payment Type

Cross Border Funds Transfer Details

* Transaction Reference Number
0149000492125165

Related Reference Number
Confidential

Intra-Company

* Ordering Party Name / Address
GTS Demo Client

Ordering Party Account Number
14141414

* Value Date
01/22/2009

* Beneficiary Account or Other ID Type / ID
/ACCT/ 1234567890

* Beneficiary Name / Address
Joe Bloggs

* Beneficiary Bank Routing Method / Code

Beneficiary Is
Not a Bank

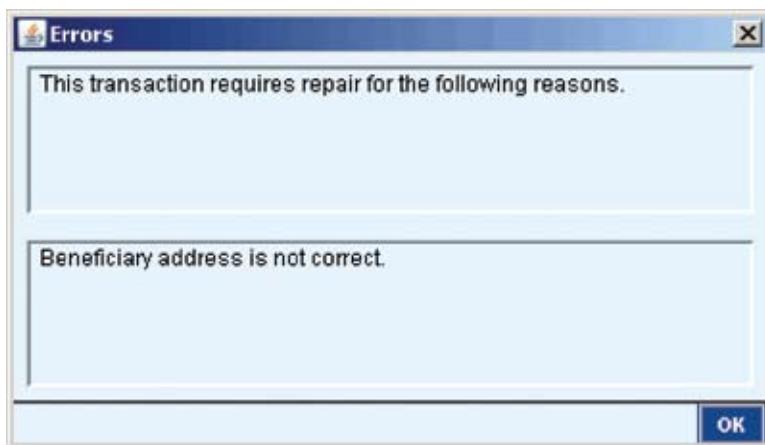
Beneficiary Country Code / Name

Edit Account Number
View All Errors
Enter/View Comments
View Transaction History
View Transaction Flow
Print Detail
View Error Messages
View Submission/Status Details

Required Field

Submit Delete Next Return to Summary Other Options

- Click the **Other Options** button and click the **View Error Messages** command.



- Review the error listed and click the **OK** button to close the dialog box.
- Make any necessary changes on the Payment Detail form and click the **Submit** button. The payment is treated as new and subject to all flow control requirements.

If multiple payments were selected, the details of the next selected payment appear. When the Payment Detail form contains the details of the last selected payment, clicking the **Next button** returns you to the Repair Req'd tab.

Authorize WorldLink Payments

When payments are ready for authorization, they are listed on the Authorization Req'd tab, where they can be selected and authorized by an entitled user. During the authorization process, payments can be authorized, sent to repair or deleted.

CitiDirect supports nine levels of authorization. If your organization requires multiple authorizations, payments remain accessible on the Authorization Req'd tab until they pass all required authorizations.

Your access profile determines whether or not you are entitled to authorize payments and the payment transactions you can authorize. If you submit the payment, you cannot authorize it.

Notes:

- Payments can be authorized from the Authorization Req'd tab or the Payment Detail form.
- CitiDirect clients can require that all payments be authorized from the Payment Detail form. If your organization has stipulated this requirement, a message appears when you attempt to select and authorize payments directly on the Authorization Req'd tab. For more information, see the "Authorize WorldLink Payments from the Payment Detail Form" section.

Authorize WorldLink Payments from the Authorization Req'd Tab

Authorize payments from the Authorization Req'd tab by following the steps below.

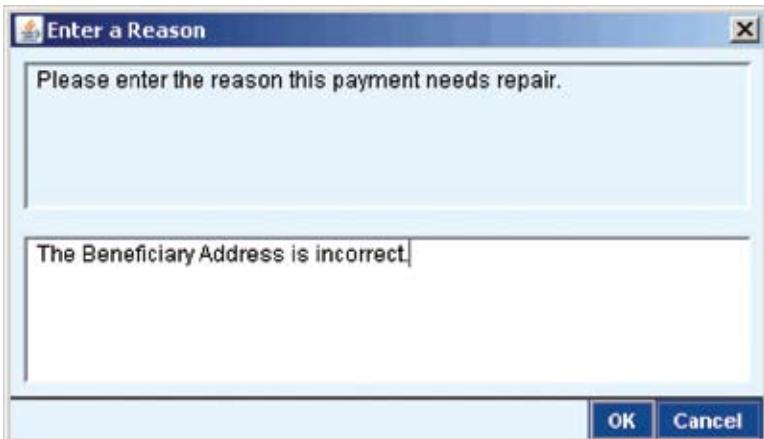
1. On the CitiDirect navigation bar, click **Payment** and then click **Authorize**.



The Payments Summary form appears with the Authorization Req'd tab active. All payments with an *Authorization Req'd* status that you are entitled to authorize are listed.

Payments Summary						ONLINE BANKING HELP																																																																	
Batch Authorize Input/Modify	Fund FX Payments Repair Req'd	Print Cheques	Release Req'd Verification Req'd	Batch Release	View	Authorization Req'd																																																																	
<table border="1"> <thead> <tr> <th>Creation Method</th> <th>(1) Bene or Debit Party Name</th> <th>Bene or Debit Party Acct Number</th> <th>Ccy</th> <th>Anmt</th> </tr> </thead> <tbody> <tr><td>Input</td><td>BENEFICIARY BANK</td><td>12345678</td><td>USD</td><td></td></tr> <tr><td>Input</td><td>DAVID FARMER</td><td>30303030</td><td>USD</td><td></td></tr> <tr><td>Input</td><td>DAVID FARMER</td><td>30383838</td><td>USD</td><td></td></tr> <tr><td>Input</td><td>Harry's Bank</td><td>2525252</td><td>EUR</td><td></td></tr> <tr><td>Editable Template Preformat</td><td>JOE BANK</td><td>12345678</td><td>USD</td><td></td></tr> <tr><td>Editable Template Preformat</td><td>JOE BANK</td><td>12345678</td><td>USD</td><td></td></tr> <tr><td>Input</td><td>JOE MADDEN</td><td>123456781</td><td>USD</td><td></td></tr> <tr><td>Input</td><td>JOHN MADDEN</td><td>50505050</td><td>USD</td><td></td></tr> <tr><td>Pull - Limited Modification...</td><td>NEW YORK CITIBANK</td><td>30303030</td><td>USD</td><td></td></tr> <tr><td>Input</td><td>ORSON WELLS</td><td>30383838</td><td>USD</td><td></td></tr> <tr><td>Editable Template Preformat</td><td>YOUR BANK</td><td>123456789</td><td>USD</td><td></td></tr> <tr><td>Input</td><td></td><td></td><td>USD</td><td></td></tr> </tbody> </table>						Creation Method	(1) Bene or Debit Party Name	Bene or Debit Party Acct Number	Ccy	Anmt	Input	BENEFICIARY BANK	12345678	USD		Input	DAVID FARMER	30303030	USD		Input	DAVID FARMER	30383838	USD		Input	Harry's Bank	2525252	EUR		Editable Template Preformat	JOE BANK	12345678	USD		Editable Template Preformat	JOE BANK	12345678	USD		Input	JOE MADDEN	123456781	USD		Input	JOHN MADDEN	50505050	USD		Pull - Limited Modification...	NEW YORK CITIBANK	30303030	USD		Input	ORSON WELLS	30383838	USD		Editable Template Preformat	YOUR BANK	123456789	USD		Input			USD		
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Branch/Processing Location: DELAWARE CITIBANK Debit Account Name: GCMIS/ISG TEST ACCOUNT #1 Charges Indicator: Our Creator Name / Date / Time: USER 3 01/13/2009 10:29:49																																																																							
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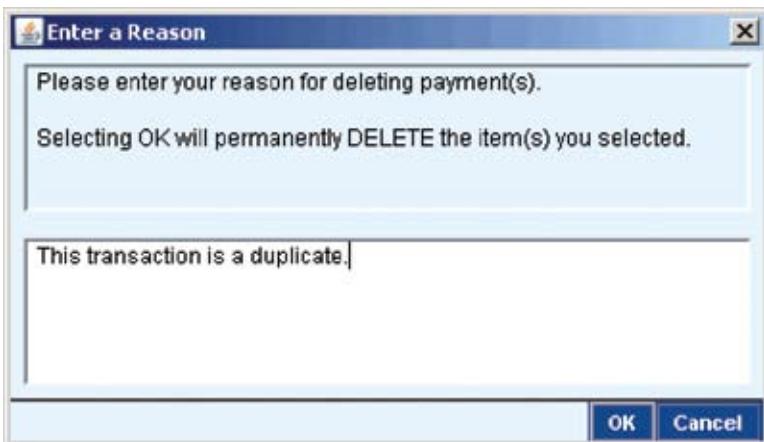
2. Select one or more payments and proceed with one of the following steps.
 - Click the **Authorize** button to authorize all selected payments. The payments move to the next step in your process flow. If this is the last step, the authorized payments are released to Citibank for processing.
 - Click the **Send to Repair** button if the selected payments contain errors and cannot be authorized. The Enter a Reason dialog box appears.



Enter the reason the payments require repair and click the **OK button**. If the same reason for repair does not apply to all selected payments, send each payment to repair individually.

The status of the payment is changed to *Repair Required* and it is moved to the Repair Req'd tab, where an entitled user can repair and resubmit it. Once resubmitted, all payments are treated as new and subject to all flow control requirements.

- Click the **Delete button** if the selected payments cannot be authorized and should be deleted. The Enter a Reason dialog box appears.



Enter the reason for deleting the payments and click the **OK button**. The payment is removed from the system. If the same reason for deletion does not apply to all selected payments, delete each payment individually.

Note: To review the details of the payments before authorizing them, select one or more payments on the Authorization Req'd tab and click the **Go to Details** button. For more, refer to the "Authorize WorldLink Payments from the Payment Detail Form" section.

Authorize WorldLink Payments from the Payment Detail Form

Authorize payments from the Payment Detail form by following the steps below.

1. On the Authorization Req'd tab, select the payments to authorizes, and then click the **Go to Details button.**

Payments Summary						ONLINE BANKING HELP
Batch Authorize	Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View	
Input/Modify	Repair Req'd		Verification Req'd			Authorization Req'd
Input	BENEFICIARY BANK	12345578		USD		
Input	JOE MADDEN	30303928		USD		
Input	HARRY'S BANK	32323222		EUR		
Editable Template Preformat	JOB BANK	12345578		USD		
Editable Template Preformat	JOB BANK	12345578		USD		
Input	JOE MADDEN	123455781		USD		
Input	JOHN MADDEN	56565656		USD		
Full - Limited Modification...	NEW YORK CITIBANK	30303020		USD		
Editable Template Preformat	YOUR BANK	123455789		USD		
Input				USD		

<< Row 4 of 10 >> Right Click on column titles to customize (1)C2 sorted columns

Branch/Processing Location	DELAWARE CITIBANK
Debit Account Name	OCMS/ISG TEST ACCOUNT #1
Charges Indicator	
Creator Name / Date / Time	USER 2 01/14/2009 14:28:58

The Payment Details form appears.

Payment Detail

ONLINE BANKING HELP

Payment Method

Preformat Code
CITI 1

Debit Account Number / Currency / Name
38383838 USD GCBS/ISG TEST ACCOUNT #1

Payment Currency / Amount
USD 1.00

Payment Method
ACH Credit/GIRO

Payment Type

ACH Credit/GIRO Details

Transaction Reference Number
D01492125245

Pre-Note First Available Date
Pre-Note / / / / Confidential

Processing Date
01/14/2009 Transaction Type
01/14/2009 CCP

Beneficiary Account Number
12345678 Value Date
01/15/2009

Beneficiary Name
JOE BANK Beneficiary Account Type
Checking

Beneficiary Bank Routing Code
020202029 Infra-Company

Required Field

Authorize Send to Repair Delete Next Return to Summary Other Options

2. Review all payment details and proceed with one of the following steps.

- Click the **Authorize button** to authorize the payment. The payment moves to the next step in your payments process flow and the details of the next selected payment appear on the Payment Detail form. If this is the last step in your payments process flow, the payment is released to Citibank for processing.
- Click the **Send to Repair button** if the payment contains errors and cannot be authorized. Enter a reason for repair in the Enter a Reason dialog box and click the **OK button**.

The payment status is changed to *Repair Required* and it is moved to the Repair Req'd tab, where an entitled user can repair and resubmit it. Once resubmitted, the payment is treated as new and subject to all flow control requirements. The details of the next selected payment appear.

- Click the **Delete button** if the payment cannot be authorized and should be deleted. Enter the reason for deleting the payment in the Enter a Reason dialog box and click the **OK button**. The payment is deleted from the system and the details of the next selected payment appear.
- Click the **Next button** if you do not want to authorize the current payment. The details of the next selected payment appear.

Notes:

- When the Payment Detail form contains the details of the last selected payment, clicking the **Authorize** or **Next buttons** returns you to the Authorization Req'd tab.
- Payments requiring multiple levels of authorization remain on the *Authorization Required* state until they pass all required levels.

Use Foreign Exchange Rates

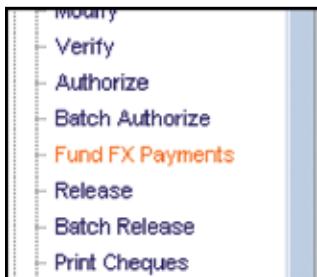
WorldLink payments often require obtaining foreign exchange rates to complete a payment transaction. Getting the latest foreign exchange (FX) rates, whether online or from a Trading Representative, is critical to a satisfactory outcome for your customers.

With CitiDirect, you can obtain FX rates in one of two ways. You can request online rates or you can obtain and enter manual rates.

Obtain Online Foreign Exchange (FX) Rates

Obtain foreign exchange rates online by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Fund FX Payments**.



The Payments Summary form appears with the Fund FX Payments tab active. All payments that are pending FX are displayed.

Payments Summary							ONLINE BANKING HELP		
Batch Authorize		Fund FX Payments		Print Cheques		Release Req'd		Batch Release	View
Input/Modify		Repair Req'd		Verification Req'd				Authorization Req'd	
	Creation Method	(1) Bene or Debit...	Ccy	Amt.	Value Date	Pmt Method	Pmt Type		
Input	Bene Bank	CAD		9.50	02/06/2009	Cross Bch...	Corporate		
<< Row 0 of 0 >> Right Click on column titles to customize (1)(2) sorted columns More									
Company Name Branch/Processing Location Debit Account Name Cheque Number Due Date Creator Name / Date / Time		WorldLink Client WORLDLINK (R) USD MANUAL REMIT Beneficiary							
  									
					Get FX Rates	FX Requirements	Delete	Go to Details	Other Options

2. Select the payments for which you want to obtain FX rates and click the **Get FX Rates button**. The Purchase FX for Payments dialog box appears.

Purchase FX for Payments

FX Rates

Pmt Ccy	Net Pmt Amt	FX Rate	A/C Ccy	Net Equiv Amt	Contract #	Contract Value Date	A/C Name	Co. Name	Stat
USD	0.50	1.41450000 GBP		0.35		02/13/2009	ACCOUNT...	CITIBAN...	

<< Row 1 of 1 >> Right Click on column titles to customize More

Total Pmt Amt	0.50
Pmt Avail Bal Used	0.00
Net Pmt Amt	0.50

Accept New Rates Update Screen Go to Details Done Other Options

Notes:

- When you click the **Get FX Rates button**, the system consolidates your selected payments by currency and value date, applies any outstanding FX balances to your current purchases, calculates the amount of foreign currency you need for this purchase, gets the most recent online FX rates, calculates the equivalent amounts, displays the value date of the contracts.
 - If you are utilizing more than one WorldLink client number within a client setup, you cannot purchase currency across client numbers.
3. When the system finishes the calculations, the FX Rate field is populated. Click the **Accept** button to lock in the FX rate.

Notes:

- The Contract number is assigned once the FX rates are accepted.
- Click the **New Rate button** to get the latest rates online.
- Click the **Update Screen button** to update the screen with the latest information.
- Click the **Go to Details button** to view the details of the selected contract.
- Click the **Other Options button** to print the information displayed in the dialog box, including column titles.

4. Click the **Done button** to exit the FX for Payments dialog box.

Note: Once the FX rates are locked in, the payment moves to the Release Req'd tab.

Obtain and Enter Manual FX Rates

When foreign exchange rates are readily available, you can quickly enter the data manually.

Obtain and enter manual foreign exchange rates by following the steps below.

1. First, call your WorldLink Trading Representative.

Note:

- Trading Representatives can be reached at the following numbers:

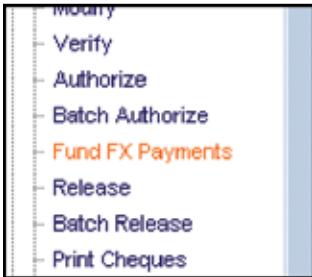
UK: 0044207500 4646

Singapore: 654268128

Ireland: 0035316227800

New York: 1 800 274 7774

2. Give the Trading Representative the Payment Currency, Payment Amount, the Account Currency and your WorldLink Client number.
3. The WorldLink Trading Representative will then give you the Contract Rate, Contract Number and Contract Value.
4. On the CitiDirect navigation bar, click **Payments** and then click **Fund FX Payments**.



The Payments Summary form appears with the Fund FX Payments tab active. All payments that are pending FX are displayed.

ONLINE BANKING HELP						
Batch Authorize	Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View	
Input/Modify	Repair Req'd	Verification Req'd				
Creation Method	(1) Bene or Debit...	Ccy	Amt	Value Date	Pmt Method	Pmt Type
Input	Bene Bank	CAD	0.50	02/06/2009	Cross B...	Corporate

<< Row 0 of 0 >> Right Click on column titles to customize (1)(2) sorted columns More

Company Name	WorldLink Client
Branch/Processing Location	WORLDLINK (R)
Debit Account Name	USD MANUAL DEBIT
Cheque Number	Beneficiary
Due Date	
Creator Name / Date / Time	

Get FX Rates
FX Requirements
Delete
Go to Details
Other Options

5. Select the payments for which you want to obtain FX rates and click the **FX Requirements** button. The Purchase FX for Payments dialog box appears.

Purchase FX for Payments

FX Rates

Pmt Ccy	Net Pmt Amt	FX Rate	A/C Ccy	Net Equiv Amt	Contract #	Contract Value Date
USD	0.50	GBP		0.00		

<< Row 1 of 1 >> Right Click on column titles to customize More

Total Pmt Amt	0.50
Pmt Avail Bal Used	0.00
Net Pmt Amt	0.50

Accept New Rates Update Screen Go to Details Done Other Options

Note: When you click the **FX Requirements button**, the system consolidates your selected payments by currency and value date, applies any outstanding FX balances to your current purchases and calculates the amount of foreign currency you need for this purchase.

6. Enter the contract rate given to you by the Trading Representative in the FX Rate field. (The system calculates the Equivalent Amount in Account Currency terms.)
7. Enter the contract number and the Contract Value Date.

Note: It is important that all details are entered correctly and verified with the WorldLink Trader to avoid any possible reconciliation issues.

8. Click the **Accept button** to lock in the FX Rate.
9. Click the **Done button** to exit the FX for Payments dialog box.

Note: Once the FX rates are locked in, the payment moves to the Release Req'd tab.

Update FX Rates Using the New Rates Button

You can update foreign exchange rates that have recently changed by using the New Rates button on the Purchase FX for Payments dialog box.

Update foreign exchange rates by following the steps below.

1. On the CitiDirect navigation bar, click **Payments** and then click **Fund FX Payments**.



The Payments Summary form appears with the Fund FX Payments tab active. All payments that are pending FX are displayed.

The screenshot shows the 'Payments Summary' window. The top navigation bar includes tabs for Fund FX Payments (highlighted in orange), Print Cheques, Release Req'd, Batch Release, and View. Below the tabs is a table with one row of data:

Creation Method	(1) Bene or Debit...	Ccy	Amt	Value Date	Pmt Method	Pmt Type
Input	Bene Bank	CAD	0.50	02/06/2009	Cross Bor...	Corporate

At the bottom of the table, there is a note: "Right Click on column titles to customize (1)(2) sorted columns". Below the table, there is a summary section with fields: Company Name (WorldLink Client), Branch/Processing Location (WORLDLINK (B)), Debit Account Name (USD MANUAL REMIT), Cheque Number (Beneficiary), Due Date, and Creator Name / Date / Time. At the very bottom are several icons: a magnifying glass, a folder, a globe, Get FX Rates, FX Requirements, Delete, Go to Details, and Other Options.

- Click the **FX Requirements button**. The Purchase FX for Payments dialog box appears.

The screenshot shows the 'Purchase FX for Payments' dialog box. At the top, there's a header bar with tabs for 'Purchase FX for Payments' and 'FX Rates'. Below the header is a table titled 'FX Rates' with columns: Pmt Ccy, Net Pmt Amt, FX Rate, A/C Ccy, Net Equiv Amt, Contract #, and Contract Value Date. One row is visible: USD 0.50 GBP 0.00. Below the table is a message: '<< Row 1 of 1 >> Right Click on column titles to customize'. Underneath this is a summary section with three rows: Total Pmt Amt (0.50), Pmt Avail Bal Used (0.00), and Net Pmt Amt (0.50). At the bottom are several buttons: a folder icon, a globe icon, Accept, New Rates, Update Screen, Go to Details, Done, and Other Options.

- Select a contract or batch of contracts requiring new rates and click the **New Rates button**. The system updates the FX Contract Rate, Equivalent Amount and FX Value Date fields.
- Select a contract or batch of contracts to accept and click the **Accept button**. The system populates the Contract Number field with a unique number for each contract and the Status fields are marked Confirmed.
- Click the **Done button** to return to the Fund FX Payments tab.

Enter an FX Forward Contract

FX Forwards allow users of WorldLink Payment Services to enter currency requirements and purchase currency prior to a future date. FX Forward contracts are not associated to a payment until the contract value date.

A WorldLink user can also purchase a bulk amount currency at a spot value date prior to entering any payments. The funding of the contract will create an available balance against which users may issue payments. This is called a Preissuance FX. It allows clients to purchase a large amount of currency that they can draw down over time.

For those who also use CitiDirect's File Delivery services and SWIFT™, this functionality enables users to purchase FX and fund contracts without creating an available balance on CitiDirect.

Note: FX Forwards may not be available to all clients. To implement FX Forwards, clients need to sign an agreement with Citibank and have a presettlement risk assigned to them.

Enter a Forward contract by following the steps below.

1. On the CitiDirect navigation bar, click **Purchase FX for Payments**.



The Purchase FX for Payments summary form appears.

A screenshot of the 'Purchase FX for Payments' summary form. The top navigation bar includes links for 'Input/Modify', 'Authorization Req'd', 'Fund FX Payments', 'Batch Release Req'd', and 'View Contracts'. The main area is a grid table with columns labeled '(1) Co Name', 'A/C Number', 'A/C Name', and 'Buy/Pmt Ccy'. At the bottom of the grid, there is a message: '<< Row 0 of 0 >> Right Click on column titles to customize (1)(2) sorted columns'. Below the grid is a toolbar with icons for search, file, and print, and buttons for 'Submit', 'New', 'Delete', 'Go to Details', and 'Other Options'.

2. Click the **New button**. The Purchase FX for Payments detail form appears.

Purchase FX for Payments ONLINE BANKING HELP

* Company Name/Address <input type="text"/>	<input type="button" value="..."/>
* Debit Account/Name <input type="text"/>	
* Buy/Payment Currency/Amount <input type="text"/>	
* Sell/Account Currency <input type="text"/>	Sell/Equivalent Amount <input type="text"/>
* Contract Value Date <input type="text"/>	
* Tenor Code/Description <input type="text"/> SP <input checked="" type="radio"/> Spot	

* Required Field

3. Enter the Company Name/Address and the Debit Account/Name.
4. Based on the account funding the contract, the Buy/Payment Currency, the Sell/Account Currency and the Sell/Equivalent Amount fields are auto-populated.
5. Enter data in either the Contract Value Date or the Tenor Code/Description field.

Note: The Tenor Code Description field is prepopulated with SP (Spot). Users who elect to populate the Contract Value Date field will have to remember to delete SP from the Tenor Code field.

6. Click the **Submit button** to submit the currency requirements. Once submitted, the contract moves to the Authorization Req'd tab.

Once the contract is authorized, it moves to the Fund FX Payments tab.

7. Proceed with one of the following steps.

- If you have negotiated a forward contract with a WorldLink trader, click the **FX Requirements button** to enter the contract information manually into CitiDirect.
- If you would like to get the rates online, select the desired contract and click the **Get FX Rates button.**

8. Once you have acceptable rates, click the **Accept** button to lock in the rates. The status of the contract is updated to Confirmed and the system **returns** a Contract number.
9. Click the **Done** button to exit the FX Purchase for Payments dialog box. The contract now moves to the Batch Release Req'd tab.

Note: The Batch Release Req'd tab may also contain contracts that have been booked at a spot rate. When you select a batch of contracts that contains a value date greater than spot, the following message appears. *"You have selected a contract for release with a forward value date. Do you wish to proceed?"*

10. On the Batch Release Req'd tab, click the **Release button**. Upon release, the client's account will be debited and an available FX balance will be created in CitiDirect.

Delete FX Contracts

If it is necessary to delete an FX contract, it is important to remember that you will still be required to telephone your WorldLink Trading Representative to cancel the FX deal.

Delete an FX contract by following the steps below.

1. On the CitiDirect navigation bar, click **Purchase FX for Payments**.



The Purchase FX for Payments summary form appears.

Purchase FX for Payments ONLINE BANKING HELP

Input Modify Authorization Req'd Fund FX Payments Batch Release Req'd View Contracts

(1) Co Name	A/C Number	A/C Name	Buy/Pmt Ccy
	CB12345678901234567890	ACCOUNT WITH UK BANK	CAD

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

Submit New Delete Go to Details Other Options

2. Click the View Contracts tab.

Purchase FX for Payments									
FX Rates									
Pmt Ccy	Net Pmt Amt	FX Rate	A/C Ccy	Net Equv Amt	Contract #	Contract Value Date	A/C Name	Co. Name	Stat
USD	0.50	1.41450000	GBP	0.35		02/13/2009	ACCOUNT...	CITIBAN...	
<< Row 1 of 1 >> Right Click on column titles to customize									
Total Pmt Amt	0.50								
Pmt Avail Bal Used	0.00								
Net Pmt Amt	0.50								
 							Accept	New Rates	Update Screen
							Go to Details	Done	Other Options

3. Select the contract you need to delete and click the **Delete button**. A dialog box appears.

Purchase FX for Payments ONLINE BANKING HELP

[Input/Modify](#) | [Authorization Req'd](#) | [Fund FX Payments](#) | [Batch Release Req'd](#) | [View Contracts](#)

Buy/Pmt Ccy	Buy/Pmt Amt	FX Rate	Sell/Acct Ccy	Sell/Equiv Amt	(2) Contract #	(1) Contract Value Date
USD	0.00	1.41810000 GBP		0.00	AC2669	02/13/2009

<< Row 1 of 1 >> Right Click on column titles to customize * = SubContracts. (1)(2) sorted columns [More](#)

[Delete](#) [Go to Details](#) [Sell Back](#) [Other Options](#)

- Click the **Yes button** to confirm the deletion and close the dialog box. The status of the payment is changed to *Deleted*.

Note: Funded contracts cannot be deleted.

Release WorldLink Payments

The purpose of the release process is to allow you to select WorldLink payments, after careful review and final authorization, and release them to Citibank for processing. Once released, you may review and monitor the status of the payments as they are processed in CitiDirect.

Your access profile determines whether or not you are entitled to release payments.

WorldLink payments can be released from the Release Req'd tab, from the summary form or the Payment Detail form.

Release WorldLink Payments from the Release Req'd Tab

Release payments from the Release Req'd tab by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Release**.



The Payments Summary form appears with the Release Req'd tab active. All payments with a *Release Required* status that you are entitled to release are listed.

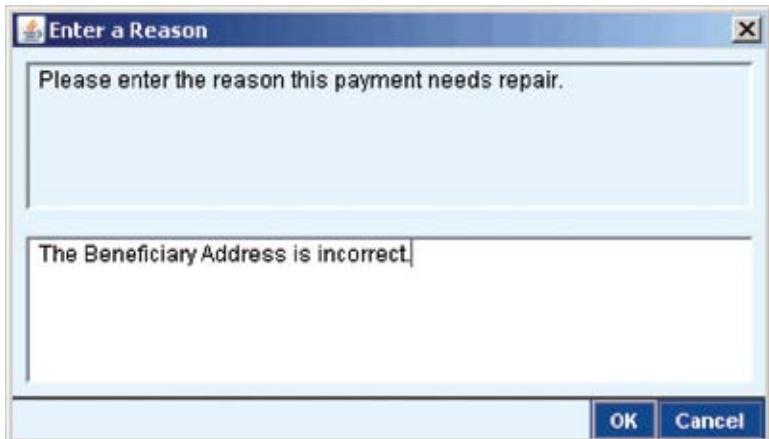
ONLINE BANKING HELP						
Batch Authorize Input/Modify	Fund FX Payments Repair Req'd	Print Cheques	Release Req'd	Batch Release Authorization Req'd	View	
Creation Method	Bene or Debit Party Name	Ccy	(2) Amt	(1) Value Date	Pmt	
Input	JOB BANK	USD	1.00	01/14/2009	ACK	
Input	JOB BANK	USD	0.50	01/14/2009	ACK	
Input	Joe Bloggs	USD	0.50	12/10/2008	Cres	
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACK	
Editable Template Preformat	YOUR BANK	USD	0.46	10/24/2008	ACK	
Input	NEW YORK CITIBANK - CORPORATE	USD	0.50	10/23/2008	Book	
Input		EUR	0.75	10/21/2008	Advis	

<< Row 1 of 7 >> Right Click on column titles to customize (1)/(2) sorted columns

Branch/Processing Location: DELAWARE CITIBANK
Debit Account Name: GCMS/ISG TEST ACCOUNT #1
Charges Indicator:
Creator Name / Date / Time: USER: 3 01/13/2009 14:02:00

2. Select one or more payments to release and proceed with one of the following steps:

- Click the **Release button**. The payments are released to Citibank for processing.
- Click the **Send to Repair button** if the payment contains errors and it cannot be released. A dialog box appears.

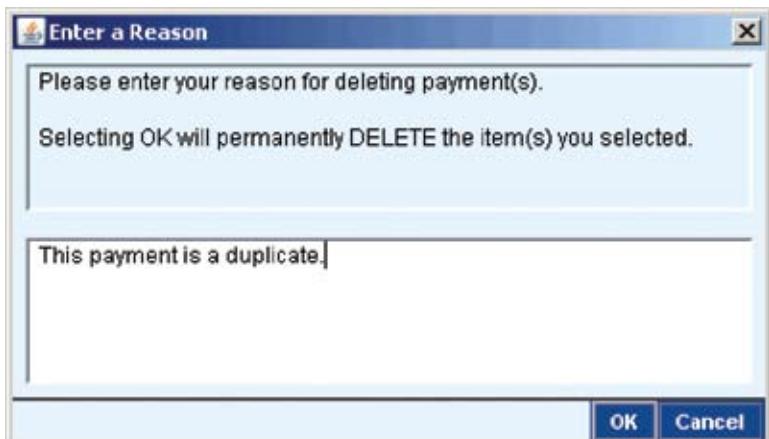


Enter the reason for the repair and click the **OK button**. If the same reason for repair does not apply to all selected payments, select and send each payment to repair individually.

The status of the payment is changed to *Repair Required* and it is moved to the Repair Req'd tab, where an entitled user can repair and resubmit it.

Once resubmitted, the payment is treated as new and subject to all flow control requirements.

- Click the **Delete button** if the payments cannot be released and should be deleted.



Enter the reason for deleting the payments and click the **OK button**. The payments are removed from the system. The same reason must apply to all selected payments. If the same reason does not apply, delete each payment individually.

Notes:

- The following error message appears if you attempt to release an On-Site cheque payment and your flow controls require that it be printed before it is released. *"The payment may not be released until the cheque associated with this payment is printed. You must print the cheque from the Print Required tab."*
- If you want to review all details before releasing payments, refer to the *Release WorldLink Payments from the Payment Detail Form* section of this guide.

Release WorldLink Payments from the Payment Detail Form

Review all details before releasing payments to Citibank for processing by following the steps below.

1. On the Release Req'd tab, select one or more payments to release, and then click the **Go to Details button**. The Payment Detail form appears with the details of the first selected payment displayed.

The screenshot shows the 'Payment Detail' form with the 'ACH Credit/GIRO Details' section active. The form includes fields for Preformat Code, Debit Account Number/Currency/Name (30303030, USD, CITIDIRECT WHITE LABEL 2), Payment Currency/Amount (USD, 0.50), Payment Method (ACH Credit/GIRO), Transaction Reference Number (D01291460490), Pre-Note First Available Date (Pre-Note / /), Processing Date (01/13/2009), Beneficiary Account Number (58585858), Beneficiary Name (JOE BANK), Beneficiary Bank Routing Code (021000021), Transaction Type (CCP), Value Date (01/14/2009), Beneficiary Account Type (Checking), and a checkbox for Confidential. At the bottom, there are buttons for Release, Send to Repair, Delete, Next, Return to Summary, and Other Options.

2. Review the payment details and proceed with one of the following steps.
- Click the **Release button**. The payment is released to Citibank for processing and the details of the next selected payment appear.
 - Click the **Send to Repair button** if the payment contains errors and cannot be released.

Enter the reason for repair in the Enter a Reason dialog box and click the **OK button**. The payment status is changed to *Repair Required* and it is moved to the Repair Req'd tab, where an entitled user can repair and resubmit it. Once resubmitted, the payment is treated as new and subject to all flow control requirements.

The details of the next payment selected on the Release Req'd tab appear.

- Click the **Delete button** if the payment cannot be released and should be deleted.

Enter the reason for deleting the payment in the Enter a Reason dialog box and click the **OK button**. The payment is deleted from the system and the details of the next payment selected on the Release Req'd tab appear.

- Click the **Next button** if you do not want to release the current payment. The details of the next selected payment appear.

Note: When the Payment Detail form contains the details of the last selected payment, clicking the Release button or the Next button returns you to the Release Req'd tab.

Release Batches of WorldLink Payments

The purpose of the batch release process is to allow you to group WorldLink payment transactions together to create (in an automated way) batches of payments for release. To be eligible to be included in a batch, transactions must have passed all flow control requirements. All payment transactions included in each batch that pass validation are released to Citibank for processing.

Your access profile determines whether or not you can create and release batches of payments.

CitiDirect enables clients to specify whether or not Batch Release is allowed.

Create batches of WorldLink payments and release them for processing by following the steps below.

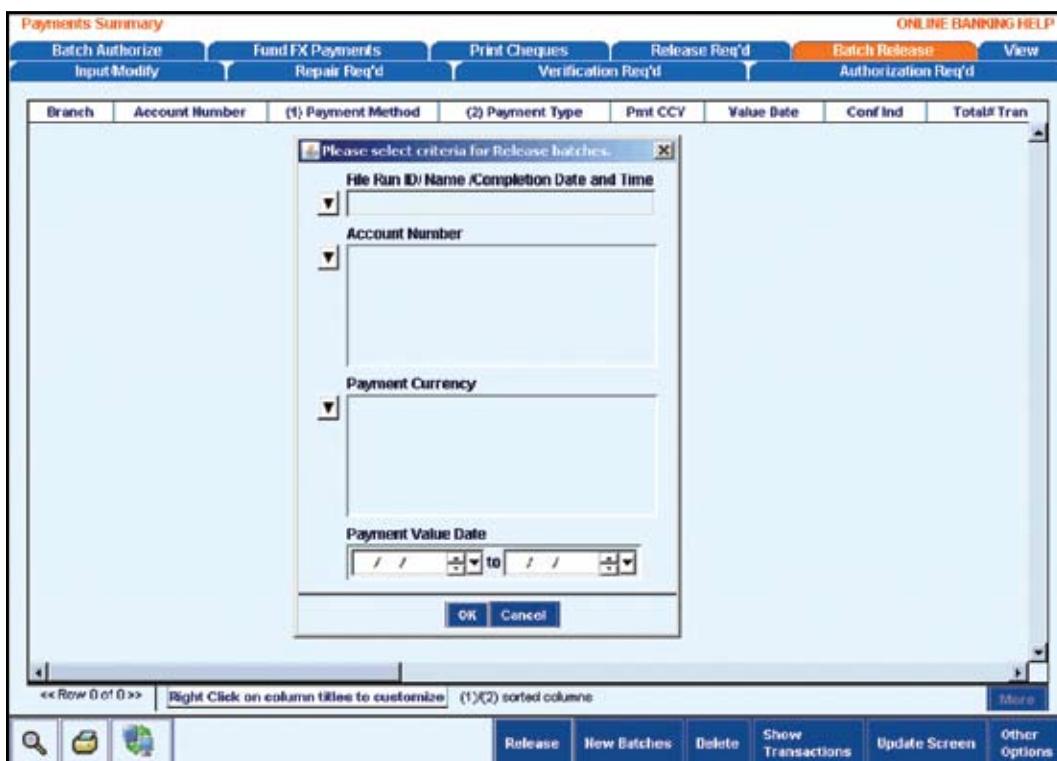
1. On the CitiDirect navigation bar, click **Payment** and then click **Batch Release**.



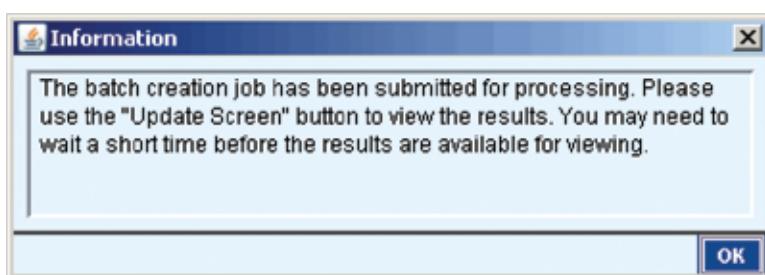
The Payments Summary form appears with the Batch Release tab active.

- If the batches you want to release are created and listed, go to step 4.
- If there are no defined batches, the Batch Release tab is blank and the *Please select criteria for Release batches* dialog box appears.

If this dialog box does not appear automatically, click the **New Batches** button.

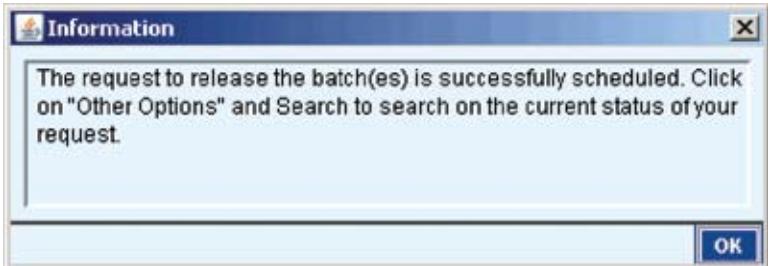


2. Enter criteria to batch payments by any combination of File Run ID/Name/Completion Date and Time (for imported payments), Account Number, Payment Currency or Payment Value Date and then click the **OK button** to create a batch of payments to release.



3. Click the **OK button** to close the message.
4. When all batches to be released are listed on the Batch Release tab, select the batches you want to release, and click the **Release button**.

If there are no error conditions, the batch status is changed to *Completed*, all payments included in the batch are released and the following information message appears.



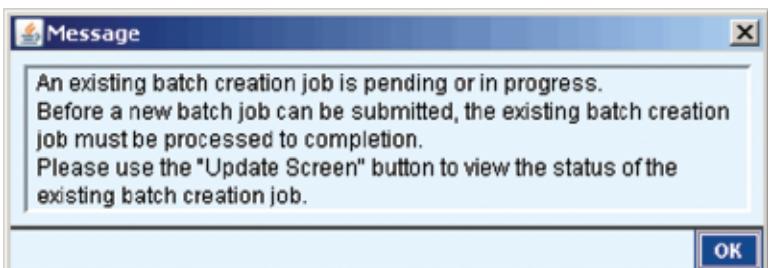
Notes:

- The released batch is removed from the Batch Release tab, and the status of all validated transactions is updated to *Released*. This status is subsequently updated to *CB Accepted* or *CB Rejected*, based upon the response from the processing system.
- If a payment included in the batch fails server validation, a message is displayed, the status of the failed payment is updated to *Repair Required* and it is moved to the Repair Req'd tab, where it can be repaired, resubmitted, and included in a new batch. For more information, refer to the "Repair WorldLink Payments" section of this guide.
- To view a list of the payments included in the selected batch, click the *Show Transactions* button. No payment details are shown; only individual payment transactions are listed.
- To delete the selected batch, click the **Delete button** and then confirm the deletion of the batch.

New Batches

To create another batch of payments to release, click the **New Batches button**. Any remaining unreleased batches are cleared, and a dialog box is displayed that allows you to specify new search criteria and create a new set of batches.

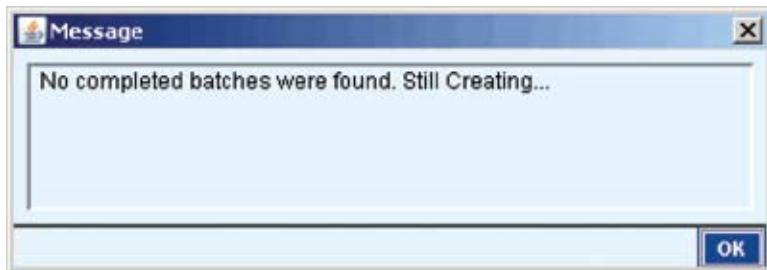
- If you click the **New Batches button** and a batch creation job is already pending or in progress, the following message appears:



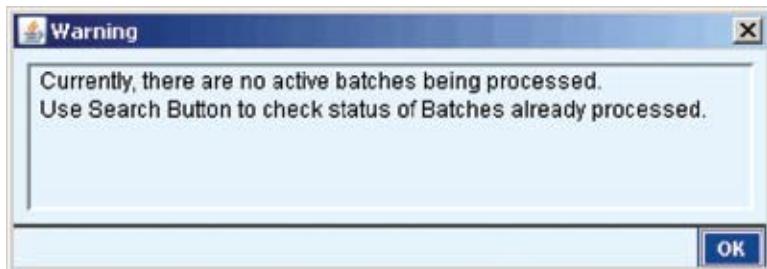
Update Screen

The following messages appear when you click the **Update Screen button** during batch release.

- If batches are still being processed in the background, the following message appears:



- If no batches are being processed in the background, the following message appears:



Delete WorldLink Payments

You can delete WorldLink payments with an *Input*, *Invalid*, *Verification Required*, *Authorization Required* or *Release Required* status. Your assigned access profile determines the payments that you can delete.

Delete WorldLink payments by following the steps below.

1. On the CitiDirect navigation bar, click **Payment** and then click **Modify**.



The Input/Modify tab of the Payments Summary form appears.

Creation Method	(1) Bene or Debit Party Name	Ccy	Amt	Value Date	Pmt
Input	Bene Name	USD	0.26	01/15/2009	Cheque
Input	Bene Name	USD	0.50	02/02/2009	Cheque
Input	INFORMATION SERVICES DEMO	USD	40.00	05/22/2009	Book Trans
Input	John Harrows	CAD	0.50	01/16/2009	Cross Border
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit
Full - Limited Modification...	NEW YORK CITIBANK	USD	0.50	10/24/2008	ACH Credit
Input	Test Bank	EUR	0.50	01/15/2009	Cheque
Editable Template Preformat	YOUR BANK	USD	0.00	10/24/2008	ACH Debit
Editable Template Preformat	YOUR BANK	USD	0.50	10/24/2008	ACH Debit
Editable Template Preformat		EUR	0.91	10/24/2008	Advice To
Input		USD	0.13	01/15/2009	Cheque

<< Row 1 of 11 >> Right Click on column titles to customize Bold is editable field (1)/2 sorted columns

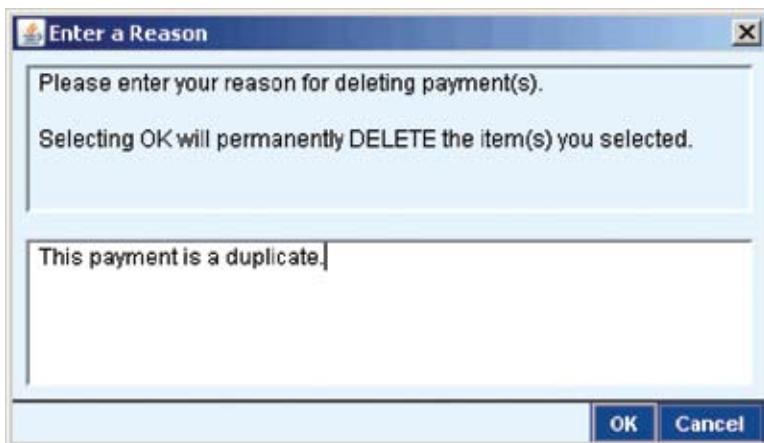
Company Name: WORLDLINK (R)
Branch/Processing Location: CIDIIDIRECT WRITE LABEL
Debt Account Name: Charges Indicator: Beneficiary:
Creator Name / Date / Time:

Submit New Delete Go to Details Other Options

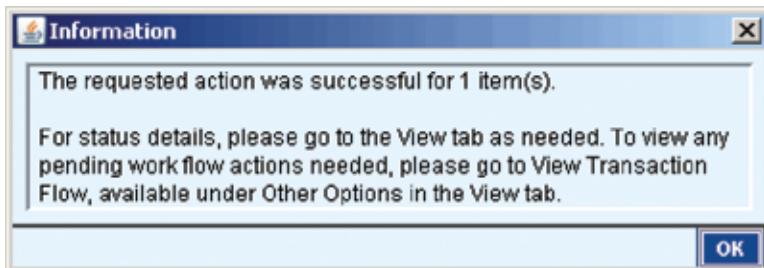
2. Select one or more payments to delete.

Note: On the Input/Modify tab, only payments with a status of *Input* or *Invalid* appear. If you wish to delete a payment in any other status, you can click the Search button to find specific payments with the desired status.

3. Click the **Delete button**. The *Enter a Reason* dialog box appears.



4. Enter a reason for deleting the payment and click the **OK button**. If the same reason for deletion does not apply to all selected payments, you must delete each payment separately. A dialog box appears.



5. Click the **OK button** to close the message. The payments are removed from the system.

Notes:

- You can delete payments from the Input/Modify tab and the Payment Detail form.
- If you want to view all details of a selected payment before deleting it, click the **Go to Details button** and then click the **Delete button** on the Payment Detail form.
- If you have selected an On-Site Cheque payment and the cheque has been printed, the following message appears if you attempt to delete it. *"The payment may not be deleted as a cheque has already been printed. To delete this payment, you must void the cheque on the Print Required tab."* For more information, see the "On-Site Cheques" section of this guide.

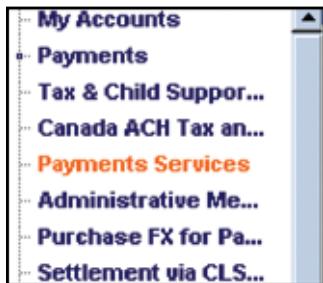
WorldLink Payment Services

Users of WorldLink Payment Services have a variety of methods to monitor the progress of their payment transactions. With this feature, you can enter service requests to check the status of an item, place a stop on an item or request a photocopy of a paid cheque.

Create a Service Request for a Payment Created Within CitiDirect

Create a service request for a payment created within CitiDirect by following the steps below.

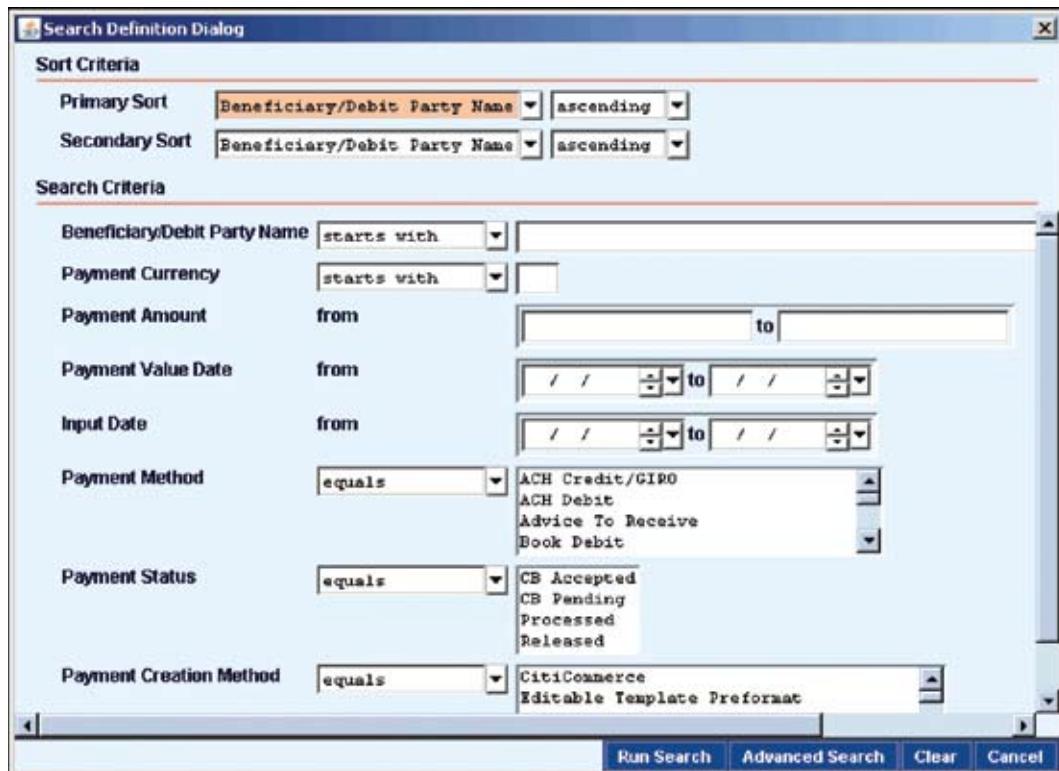
1. On the CitiDirect navigation bar, click **Payment Services**.



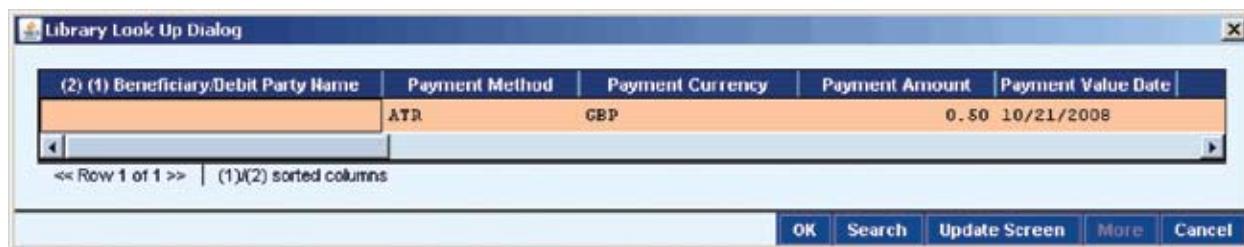
The Payment Services Summary form appears.

The screenshot shows the 'Payments Services Summary' page. At the top, there are tabs for 'Input/Modify', 'Authorization Req'd', and 'View'. Below the tabs is a table with columns: 'Payment Service Request Type', 'Service Transaction Reference Number', 'Service Transaction Input Date', and 'Service'. The table is currently empty. At the bottom of the table area, there is a message: '<< Row 0 of 0 >> Right Click on column titles to customize (1)/(2) sorted columns More'. Below the table, there is a section titled 'Processing Location' with fields for 'Debit/Credit Account Number', 'Debit/Credit Account Name', 'Payment Method', 'Maturity Date', 'Service Response Reference Number', and 'Authorized By'. At the very bottom, there is a toolbar with icons for search, file, and other functions, along with buttons for 'New', 'Delete', 'Go to Details', and 'Other Options'.

- Click the **New button** and then select the **New From Transaction Lookup command**. The Search Definition Dialog box appears.



- Enter the desired search criteria.
- Click the **Run Search button**. A Library Look Up Dialog box appears.



- Select the payment you wish to apply a service request to and click the **OK button**. The Service Request Detail Form appears.

6. Select one of the following Payment Service Request Types.
 - *Photo Copy Request* allows you to request a photocopy of a cheque. It is delivered by standard mail.
 - *Status Request* is used to request the current status of a transaction.
 - *Stop Cheque* is used to place a stop on a cheque.
7. The Service Request Detail Form expands based on the service request type selected and the details of the selected transaction are automatically populated.
8. Enter all fields as required.
9. Click the **Submit button**.

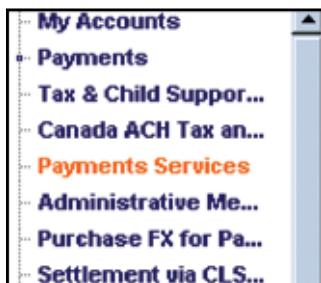
Notes:

- CitiDirect will display a prompt confirmation or an immediate notification that the request could or could not be processed and why.
- Depending on your flow control requirements, the service request may need to be authorized.

Create a Service Request for a Payment Created Outside of CitiDirect

Create a service request for a payment created outside of CitiDirect by following the steps below.

1. On the CitiDirect navigation bar, click **Payment Services**.



The Payment Services Summary form appears.

The screenshot shows the Citibank Online Banking interface with the title "Payments Services Summary" at the top. Below the title, there are three tabs: "Input/Modify" (highlighted in red), "Authorization Req'd", and "View". On the right side of the header, there is a link "ONLINE BANKING HELP". The main area displays a table with columns: "Payment Service Request Type", "Service Transaction Reference Number", "Service Transaction Input Date", and "Service". The table is currently empty, showing a message "Row 0 of 0". Below the table, there is a section titled "Processing Location" containing fields for "Debit/Credit Account Number", "Debit/Credit Account Name", "Payment Method", "Maturity Date", "Service Response Reference Number", and "Authorized By". At the bottom of the screen, there is a toolbar with icons for search, refresh, and other functions, followed by buttons for "New", "Delete", "Go to Details", and "Other Options".

2. Click the **New button** and then select the **New From Transaction Detail command**. The Service Request Detail form appears.

Service Request Detail Form ONLINE BANKING HELP

<p>* Processing Location <input checked="" type="checkbox"/> Worldline®</p> <p>Branch Account Number / Currency / Name <input checked="" type="checkbox"/> <input type="text"/></p> <p>* Payment Method <input checked="" type="checkbox"/> <input type="text"/></p>	<p>* Payment Service Request Type <input checked="" type="checkbox"/> <input type="button"/></p>
--	--

*** Required Field**

[Next](#) [Return to Summary](#)

3. Select the Payment Method.
4. Select the Payment Service Request Type. The Service Request Detail Form expands based on the request type selected.
5. Enter all fields as required. The required fields are Payment Transaction Reference Number, Currency/Amount and Payment Value Date. If the service request is for a cheque, you should also provide the Cheque Serial Number.
6. Click the **Submit button**.

Notes:

- CitiDirect will send a prompt confirmation or an immediate notification that the request could or could not be processed and why.
- Depending on your flow control requirements, the service request may need to be authorized.

WorldLink Returns and Reconciliation

If a payment is returned with a contract associated with it, it is returned as an available balance. If a payment is returned in the funding currency, it is returned as a Due Customer Adjustment on the Input/Modify tab.

When a WorldLink cheque is deleted, cancelled or stopped in CitiDirect and the payment was funded with a foreign exchange (FX) contract, an available currency balance is automatically created against the original FX contract. This balance can be retained and used to fund future payments issued in the same currency and funded from the same account.

Depending on your client settings, CitiDirect may automatically use any available balances prior to purchasing additional currency to cover your payments. If the available currency balance is more than is needed to fund your next issuance, a new available balance is created and can be used toward future payments.

Selecting Contracts with Available Balances

View FX contracts with available balances by following the steps below.

1. On the CitiDirect navigation bar, click **Purchase FX for Payments**.

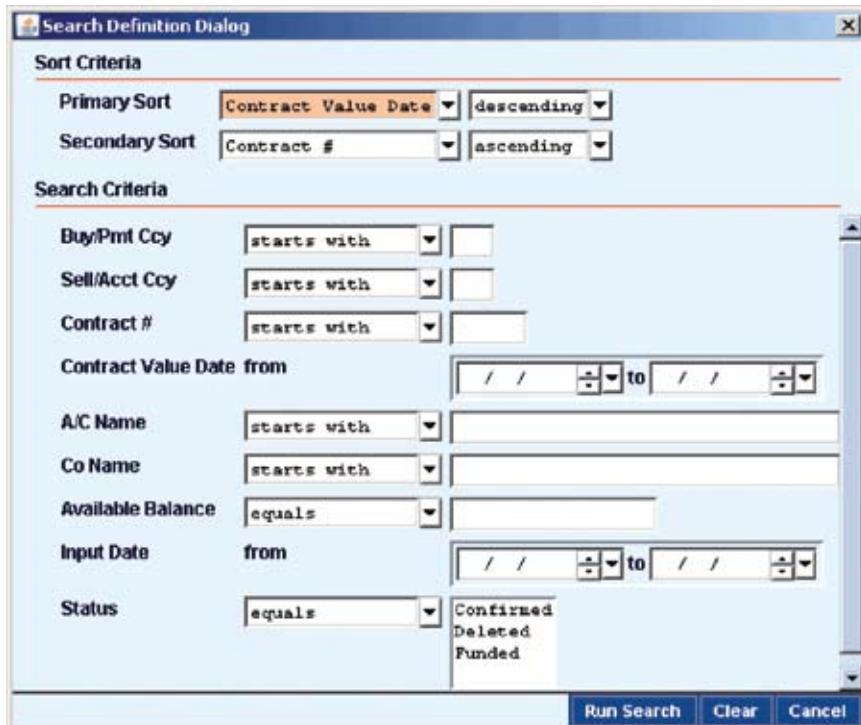


2. Click the **View Contracts** tab. The summary form displays all contracts.

Purchase FX for Payments							ONLINE BANKING HELP	
Input/Modify		Authorization Req'd		Fund FX Payments		Batch Release Req'd		View Contracts
Buy/Pmt Ccy	Buy/Pmt Amt	FX Rate	Sell/Acct Ccy	Sell/Equiv Amt	(2) Contract #	(1) Contract Value Date		
AED	1.00	0.20660000 GBP		0.19	AC7464	02/17/2009		
USD	0.50	0.05000000 GBP		10.00	HL2245	02/16/2009		
USD	0.50	1.41510000 GBP		0.35	AC2569	02/13/2009		

<< Row 1 of 3 >> Right Click on column titles to customize * = SubContracts. (1)(2) sorted columns More

- To find only those contracts that have an available balance, select the **Search command** from the **Other Options** menu. A Search Definition Dialog box appears.



4. Select greater than as the operator and enter 0 (zero) in the Available Balance field.
5. Click the **Run Search button**. The screen displays all contracts that have an available balance.

Sell Back an Unused FX Contract

If you do not wish to retain the available currency balance for future payments, you can sell the currency back to Citibank using the sell back function on the View Contracts tab of the Purchase FX for Payments form. You can request a refund to your account or apply the refund to your next remittance due. If there is a loss associated with the sell back of the currency, this FX loss is passed through to the customer.

Sell back an unused FX contract by following the steps below.

1. On the CitiDirect navigation bar, click **Purchase FX for Payments**.



The Purchase FX for Payments summary form appears.

2. Click the **View Contracts** tab.

A screenshot of a web-based application window titled 'Purchase FX for Payments'. At the top, there is a navigation bar with several tabs: 'Input/Modify', 'Authorization Req'd', 'Fund FX Payments', 'Batch Release Req'd', 'View Contracts' (which is highlighted in orange), and 'ONLINE BANKING HELP'. Below the navigation bar is a data grid. The grid has columns labeled 'Buy/Pmt Ccy', 'Buy/Pmt Amt', 'FX Rate', 'Sell/Acct Ccy', 'Sell/Equiv Amt', '(2) Contract #', and '(1) Contract Value Date'. A single row of data is visible, showing 'USD' in the first column, '0.50' in the second, '1.41810000 GBP' in the third, '0.35' in the fourth, 'AC2869' in the fifth, and '02/13/2009' in the sixth. At the bottom of the grid, there is a message: '<<Row 1 of 1>> Right Click on column titles to customize - SubContracts. (1)(2) sorted column'. Below the grid is a toolbar with icons for search, print, and email, followed by buttons for 'Delete', 'Go to Details', 'Sell Back', and 'Other Options'.

3. Select a contract with an available balance and a funded status, and then click the **Sell Back button**.
The Payment Detail form appears.

Note: Contracts with a “+” sign next to them contain underlying subcontracts. In this case, click the **Go to Details button**, select the underlying subcontract, and then click the **Sell Back button**.

4. The Credit Account Number/Currency/Name and Adjustment Currency/Amount fields are automatically populated based on the selected FX contract. The Payment Method is automatically populated with Due Customer Adjustment.
5. In the Adjustment Option field, select Refund or Apply to Remit.

Notes:

- Apply to Remit applies a credit to your remittance.
- Refund refunds your account.

6. Enter the remaining fields as necessary and click the **Submit button**.

Notes:

- The payment now follows the normal payment process based on your flow control requirements.
- To apply funds to your remittance, you must release it together with your payments.

WorldLink Reports and Inquiries

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

WorldLink Reports

The **All Reports** 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.
- When editing report content, you can specify whether or not the report should include page breaks.

Note: 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.

WorldLink Reports Service Class

- **Adjustment Activity Report** – Shows adjustment activity for a specified company, regardless or status. Adjustment activity arises out of Foreign Exchange transactions. Information is grouped by Refunds, Apply to Remit (Due Citibank) and Apply to Remit (Due Customer).
- **Available Balance Report** – Used to review currency funding balances. The total contract amount currently available for allocation to payments and the rate are shown for both confirmed and funded contracts with available balances.
- **Cheque Document Report** – Shows all the transaction information that was or will be printed on a cheque. It serves as a copy of the actual printed cheque. This report is sorted by Company Name, Debit Account Number and Cheque Number.
- **Cheque Register Report** – Lists a summary of on-site cheque transactions. This report can be printed for all cheques, regardless of status.
- **Contract Release Report** – Lists one line of information for each contract released (funded). Use this report as a record of contracts that were funded during payment release.
- **FI Contract Release Report** – Displays the list of FI contracts that were released (funded) during the specified date range. Information in this report is sorted by WorldLink® Client Number, Release Date and Sell Currency.
- **FI Funding Summary Report** – Displays the total amount due Citibank, the amount collected from the customer and the amount of fees earned for each funding account for the specified day. Information in this report is sorted by WorldLink® Client Number, Release Date and Funding Account.

- **FI Transaction Release Report** – Displays a list of payments that were released during a specified date range. The report calculates the total funding required in the equivalent currency. Information in this report is sorted by WorldLink Client Number, Release Date, Funding Account and Transaction Type.
- **Funding Detail Report** – Allows WorldLink users to view the payment details and FX contract associated with each debit to the client funding account. This report consists of three sections. The first section is a summary of the funding account information. The next section lists the contract details for the selected criteria and the last section splits out the payment transaction details and adjustment transaction details. There is also a section with payment summary details before the contract details.
- **Funding Summary Report** – List the funding amounts required for each of your funding accounts.
- **FX Contract Allocation Report** – Lists all payments funded using an agreed-upon foreign exchange rate. This report provides you with a record of all payments associated with an agreed-upon FX rate. This report also gives you the balance for which an agreed-upon FX rate is available for that currency pair. Payments associated with an agreed-upon rate are separated by the accounts from which they were funded. Subaccounts are listed separately beneath the header of the report.
- **Ordering Party Library Report** – Lists payments by name of the entity on whose behalf the payment is made.
- **Payments by Beneficiary Name Report** – Lists all transactions for all dates sorted by Beneficiary.
- **Payments by Currency Report** – Provides currency sub- and grand totals for selected transactions.
- **Payments by Customer Reference Number Report** – Lists transaction sorted by company and funding account, with transaction date on one line.
- **Payments by Ordering Party Report** – Lists payments made on behalf of the requesting or ordering party.
- **Payments by Preformat Code Report** – Lists all payment made using preformats. Use this report to track payments made to beneficiaries using preformats.
- **Payments by Status Report** – Used to track the statuses of payments.
- **Transaction Audit Report** – Used as an audit trail to identify who participated in the processing of transactions. It shows key data for each transaction and identifies the user who performed each major function on the payment and the date it was performed. It also shows the number of authorizations required and the number performed. This report also shows all contracts and contract numbers allocated to the payment. If more than one, this is displayed as Multiple in the Funding Detail report.
- **Transaction Release Report** – Lists one line of information for each closed payment or adjustment and provides the total funding currency equivalent. Use this report as a record of transactions that have been closed. Information is grouped by Payment Transactions, Adjustment Transactions (Due Citibank) and Adjustments Transactions (Due Customer).
- **WorldLink Preformat Library Detail Report** – Lists detailed information of all fields in each preformat. Use this report as a printed record of your preformats. From this report, you can drill down to the WorldLink Preformat Library Detail Report with Flow Information.

- **WorldLink Preformat Library Summary Report** – Lists all the fields included in preformats. Use as a printed record of your preformats.

WorldLink Inquiries

Inquiries provide a point-in-time view of data, which is displayed while you are signed on to CitiDirect® Online Banking. Typically, CitiDirect inquiries are run for real-time reporting, when you prefer to view the information on your screen. If you need to access information fast, and you do not have a requirement to store the retrieved information or secure a printout that may also be used as a legal document, an inquiry will serve the purpose.

- An inquiry is generally faster than a report, and is usually submitted when you want a crucial piece of information immediately.
- An inquiry can be printed, but the end result is similar to a basic Microsoft® Excel spreadsheet, with gridlines.
- The time stamps for both when an inquiry was run and when it was printed are labeled on the inquiry screen and on the printed inquiry.
- Once the inquiry is closed, the information is lost and criteria cannot be saved.

Note: For detailed procedures for submitting inquiries, refer to the *CitiDirect Basics: Reports and Inquiry* guide, available in the Learning Center at www.citidirect.com.

WorldLink® Inquiries Service Class

- **FI Currency Rates Inquiry** – Enables you to select a Company/Base Currency combination by which to view the daily FX rates – Settlement Rates and Sell Rates (Cheque and Transfer) for established currency pairs.
- **FI Sell Rates Inquiry** – Enables you to select a Company/Base Currency combination by which to view the daily FX rates – Sell Rates (Cheque and Transfer) for established currency pairs. The Sell Rate Inquiry is identical to the FI Currency Rates Inquiry except that it does not display the Settlement Rate.

Disclaimer

The authoritative and official text of this CitiDirect® Online Banking documentation shall be in the English language as used in the United States of America. Any translation of any CitiDirect documentation from English to another language is done solely for the convenience of the reader, and any inconsistencies, or inaccuracies between the English text and that translation shall be resolved in favor of the English text.

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June 2009

Global Transaction Services
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