



## **CitiDirect Online Banking**

### **Import**

CitiService  
CitiDirect Helpdesk  
Tel. 0 801 343 978, +48 (22) 690 15 21  
Monday to Friday 8.00 a.m. – 5.00 p.m.  
[Helpdesk.ebs@citi.com](mailto:Helpdesk.ebs@citi.com)

# Contents

---

<b>CONTENTS</b> .....	<b>2</b>
<b>1. INTRODUCTION</b> .....	<b>3</b>
<b>2. IMPORT PROFILE</b> .....	<b>4</b>
<b>3. RUNNING IMPORT</b> .....	<b>7</b>
<b>4. FILE FORMATS</b> .....	<b>9</b>
4.1 MTMS .....	10
4.1.1 DOMESTIC FUNDS TRANSFER .....	11
4.1.2 SOCIAL SECURITY PAYMENT .....	12
4.1.3 INTERNAL REVENUE PAYMENT .....	14
4.1.4 CROSS BORDER FUNDS TRANSFER.....	16
4.1.5 DIRECT DEBIT .....	21
4.2 FLAT FILE (CDFS).....	22
<b>5. IMPORT ENCRYPTION</b> .....	<b>30</b>
5.1 PUBLIC KEY DOWNLOAD.....	30
5.2 INSTALLING X509 CERTIFICATE.....	31
5.3 IMPORT PROFILE CONFIGURATION .....	31

# 1. Introduction

---

**Import** tool enables Users to upload transactions from external files.

During the upload process, the system verifies the data in order to detect errors or incomplete information.

Imported records must comply with the applicable structure, provided by Citi Handlowy.

A record means a single transaction which may consist of various numbers of lines (depending on its type).

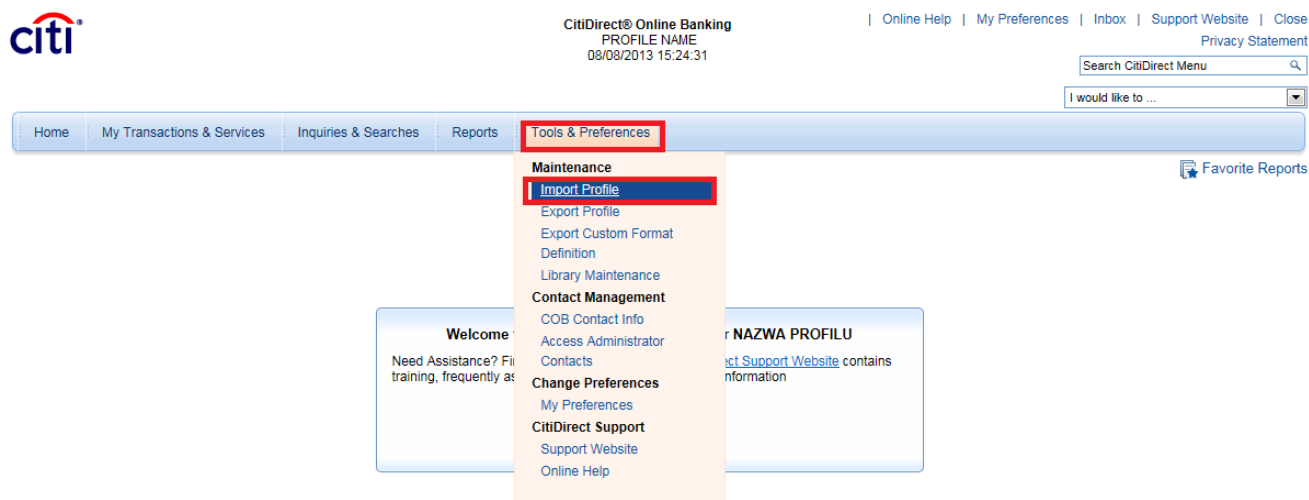
Each record in a file is qualified as **correct** or **incorrect** during import. Correct records are passed to further processing. Incorrect ones are either re-routed to repair or rejected, depending on error severity.

Transaction upload occurs at the time of running Run Import which may process one or more files. Imported payments – before they are sent to the Bank – are subject to the same approval process as payments executed manually.

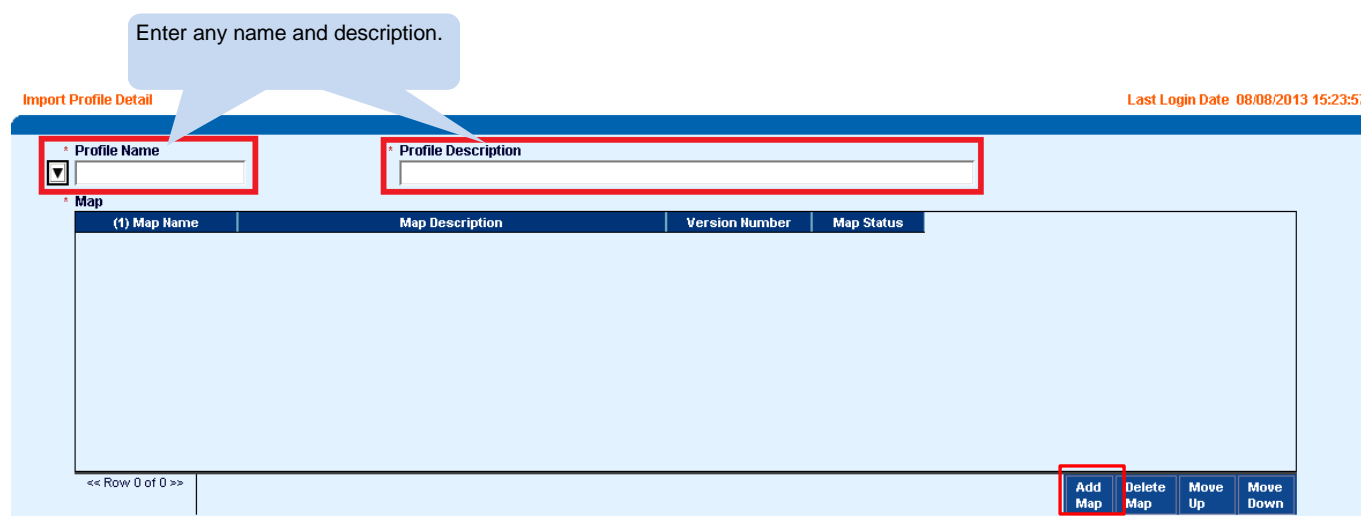
## 2.Import Profile

In order to use import you need to create a profile in which you define location of the uploaded files and select a map which defines the format and the type of imported payments.

- 1) Set the mouse cursor over **Tools & Preferences** in the upper CitiDirect menu and select **Import Profile**.



- 2) In the Import Profile Summary click **New**. A new window will be displayed:



- 3) Click **Add Map** to add a map which defines the format of imported data.  
Click **Search** – a search window will open. Next, click **Clear**.

4) In **Map Name** field enter one of the following formats and **Run Search**.

1. MTMS Format:

- a) **C MTMS DFT ALL PL v5** – domestic funds transfers
- b) **C MTMS CBFT PL v05** – cross border funds transfers
- c) **C MTMS CBFT PL v5** – cross border funds transfers (without fields 23 and 24)
- d) **C MTMS DD PL** – direct debits

2. FLAT FILE Format:

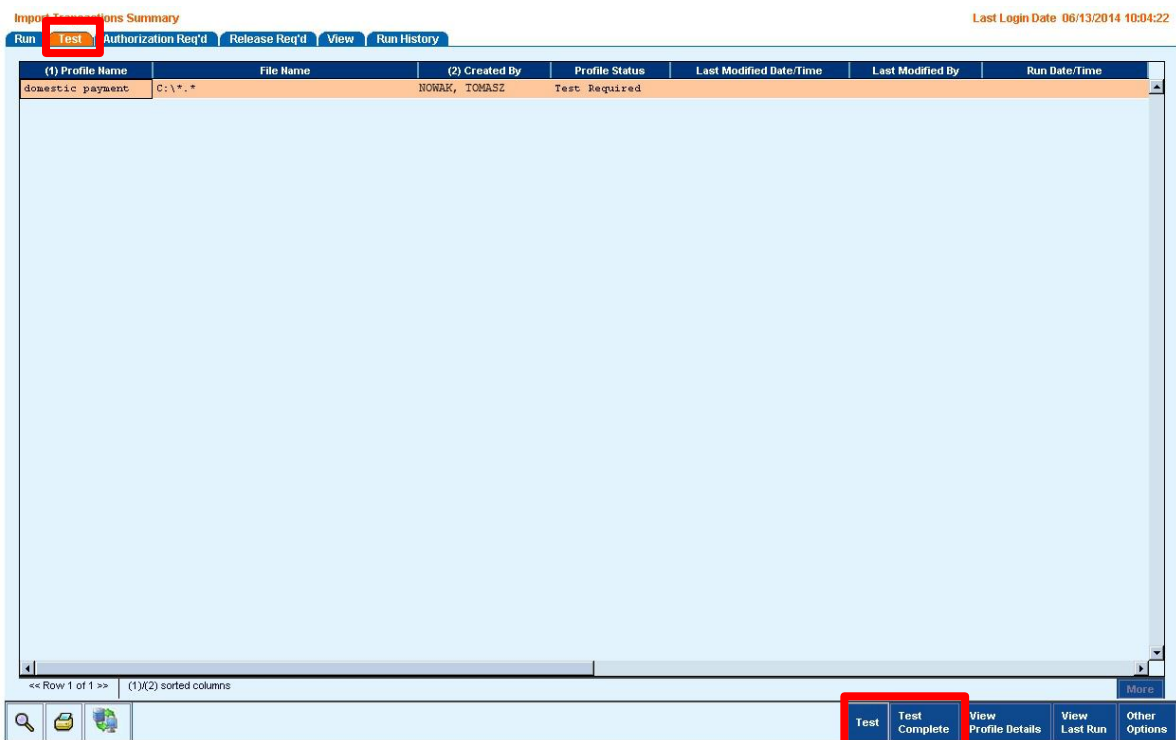
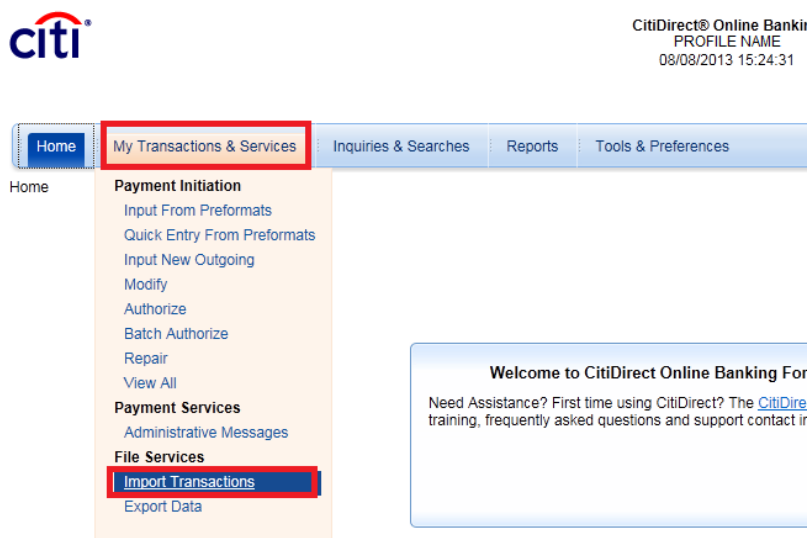
- a) **C CDFF CEE v10** – ordinary domestic and cross border funds transfers
- b) **C CDFF PL v5** – Social Security and Internal Revenue Payments
- c) **C CDFF SEPA** – SEPA transfers

5) If you want to use polish fonts in the import file, select - **Cp1250 Windows Eastern Europe**

6) Enter file location manually or use **Browse** button.

7) Click **Submit** to complete profile edition.

After saving, profile status is **Test Required**. On this stage, after selecting **My Transactions & Services** from the upper menu and, next, **Transaction Import**, in the **Test** tab you may perform some test imports or end this stage without testing by clicking **Test Complete**.



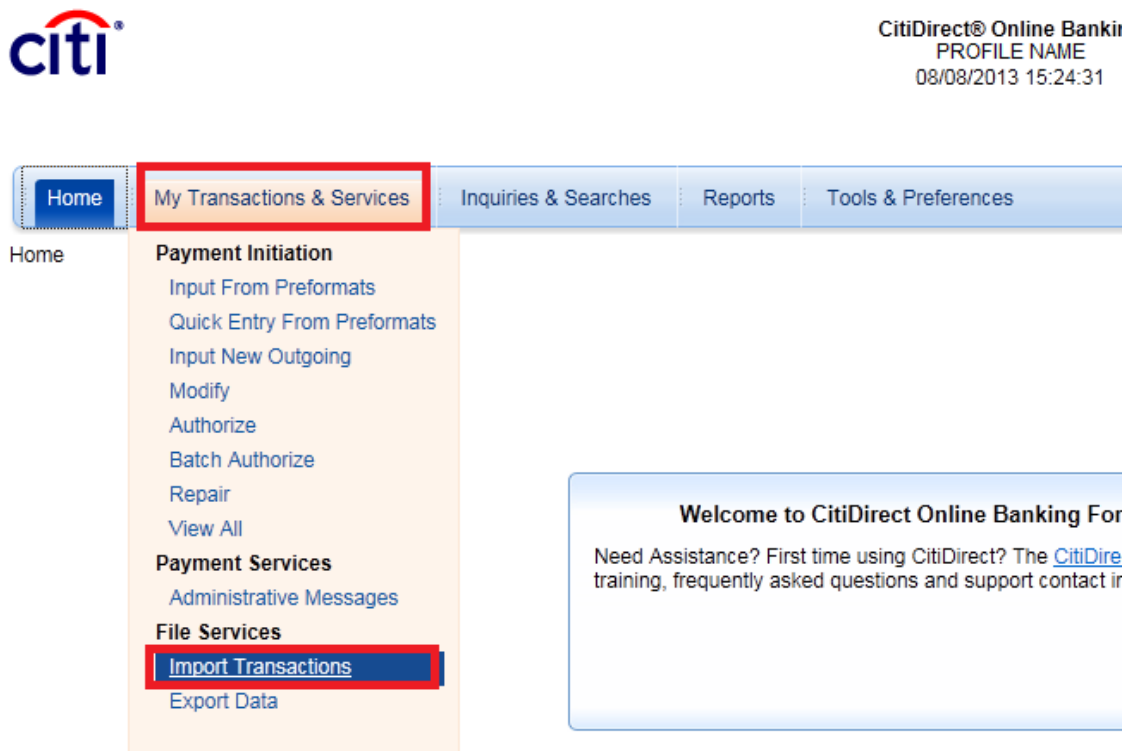
After completing the tests, profile will need to be authorized. In order to authorize the import profile, set mouse cursor over **Tools & Preferences** and select **Import Profile**. Select the profile you want to authorize and click **Authorize**.

**Users authorized to create payments are entitled to create and authorize import profiles.**

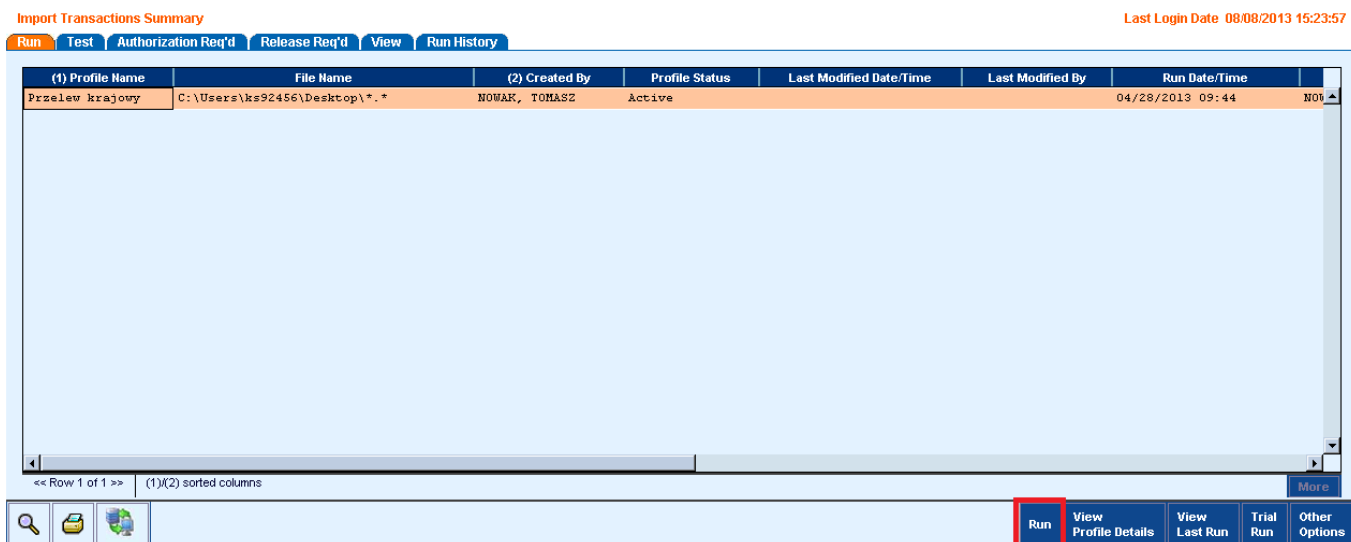
**Import profile is reusable. It may be used by many Users, even staying at different places in the company.**

# 3. Running Import

Set mouse cursor over **My Transactions & Services** in CitiDirect upper menu and select **Import Transaction**.



Select the profile you want to use and click **Run**.



Follow the instructions on the screen. After selecting a file, there will open a progress bar and a message confirming running the profile. Click **OK** and go to **Run History** tab.

(1) Run ID	(2) Profile Name	Mode	Txns Processed	File Name	Run Status	Run User Name	Run Date/Time	Error Count	Error Thresho
84985770	SEPA	LIVE	1	I:\test\*.*	Completed	NOWAK, TOMASZ	06/12/2014 16:58	0	
84968446	SEPA	LIVE	1	I:\test\*.*	Completed	NOWAK, TOMASZ	06/12/2014 14:59	0	
84968385	SEPA	LIVE	1	I:\test\*.*	Completed	NOWAK, TOMASZ	06/12/2014 12:01	0	
84968384	SEPA	TEST	1	I:\test\*.*	Completed	NOWAK, TOMASZ	06/12/2014 11:59	0	

In Run History you will find a report from the run you just started.

Each run has a **Status** indicating if the import is in progress, if it has finished and if errors were detected.

List of possible Statuses:

**Processing** – imported file is being processed by CitiDirect,

**Complete** – import has finished without errors.

**Completed with Errors** – import failed, errors were detected, check run details.

**If imported failed and errors were detected, contact the Bank immediately.**



## 4. File Formats

The system enables the User to upload transactions from files in one of two formats: **MTMS** or **FLAT FILE**

- **MTMS** is used to send instructions from accounts in Citi Handlowy in Poland and is supported by many financial and accounting programs available in the Polish market.
- **FLAT FILE** enables the User to import instructions debiting accounts in Citi in various countries. Regardless of the kind of payment, a single record in a file contains the same number of fields. All payments may be aggregated in one file and imported in one run.

Regardless of the format type, data should be saved in a text file.

File name and extension are irrelevant.

### Character Set:

The following characters may be used in any data field of the import file													
Alphabetical	A	B	C	D	E	F	G	H	I	J	K	L	M
	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
Numeric	0	1	2	3	4	5	6	7	8	9			
Control Characters	Carriage Return		CR	Line Feed		LF							
	Question Mark		?	Comma		,	Period (Full Stop)		.	Space			
Special Characters	Left Parenthesis		(	Right Parenthesis		)	Apostrophe		'				

The following characters may only be used subject to the rules shown below		
Slash	/	Must not be used as the first or last character in a field.
Double Slash	//	
Hyphen	-	Must not be used as the first character in a field
Plus Sign	+	
Colon	:	

If you want to use Polish fonts, when creating an import profile, in **Encoding Set** field, select:

- **Cp1250 -- Windows Eastern European** (see [page 5](#)):

**Encoding Set**

Cp1250 -- Windows Eastern European ▼

**Polish fonts may be used in Beneficiary Name/Address and Payment Details fields.**

## 4.1 MTMS

### Key parameters

- A single transaction record consists of several fields (depending on the transaction type).
- Each field has its number and consists of one or more lines.
- Each transaction records starts with „0” and ends with „-1”. There are no blank lines between records.
- Data in fields are to be entered top to bottom starting with the number of the field and the contents in the subsequent rows.
- The number of lines is constant. For example, if a field consists of four lines and only one has been used, the remaining three should be left blank.
- Polish fonts are allowed in Beneficiary Name and Payment Details fields.
- A line must not start or end with a space.

### Import maps

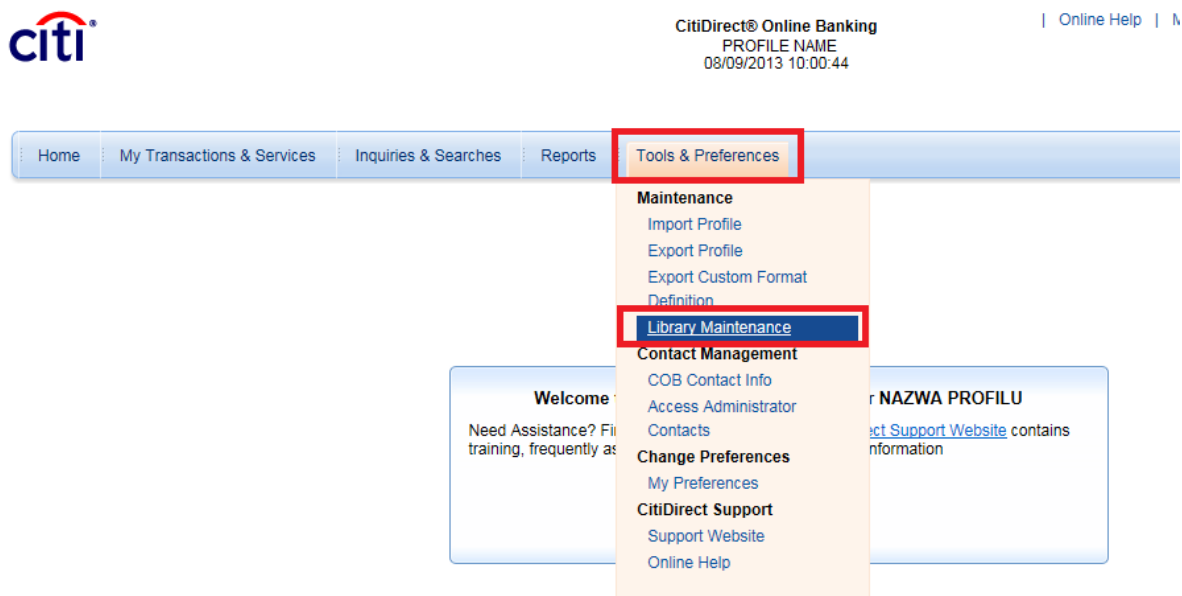
When creating an import profile (see [chapter 2](#)) select a map, depending on the types of transactions you want to import:

1. **C MTMS DFT ALL PL v5** – ordinary domestic funds transfers, internal revenue payment, social security payment
2. **C MTMS CBFT PL v05** – cross border funds transfers and SEPA
3. **C MTMS CBFT PL v5** – cross border funds transfers (without fields 23 and 24)
4. **C MTMS DD PL** – direct debit

**ATTENTION! In a single import profile only one map may be selected.**

To ensure the import is run properly, some additional settings in the Library are required.

From the upper menu, in **Tools & Preferences** tab, select **Library Maintenance**.



From the preformat list select library for Import Map Definition: **File Import Map Definition Rule Set**. Next, click **New** to add an item:

**File Import User Library Detail**

\* Map From

\* Map To

\* Category

\* Required Field Submit Next Return to Summary Other Options

**In the new item fill the fields according to the table:**

Map from	Map to	Category
All Transaction Types		
Character sequence used to indicate the debit account in the import file, e.g. 0509000999	Last digits of the account number without the preceding zeros (base number + subaccount) e.g. 509000999	Debit Account
Cross Border Funds Transfer		
4	NOADVISE	SAAadviseBeneficiary
Y	A Bank	Beneficiary Type Lookup
N	Not a Bank	Beneficiary Type Lookup

**All data must be entered exactly as in the table – letter case is important.**

#### 4.1.1 Domestic Funds Transfer

##### List of Fields

LABEL	FIELD NAME	NUMBER OF LINES	MAXIMUM NUMBER OF CHARACTERS IN A LINE	FORMAT
0	Transaction Type	1	2	N
1	Transaction Reference Number	1	10	T
2	Debit Account Number	1	34	N
3	Beneficiary Bank Routing Code	1	8	N
4	Beneficiary Account Number	1	26	T
6	Beneficiary Name / Address	3	35	T
7	Amount	1	22	(18.2) N
8	Value Date	1	8	DD/MM/YY
9	Payment Details	4	35	T

N - NUMERIC, T – TEXT

**Sample record of a Domestic Funds Transfer:**

0  
11  
1  
REF-1  
2  
0509000999  
3  
10301508  
4  
99103015080000000000000000  
6  
Beneficiary Name and Address 1  
Beneficiary Name and Address 2  
Beneficiary Name and Address 3  
7  
1000.00  
8  
01/12/10  
9  
Payment Details line 1  
Payment Details line 2  
Payment Details line 3  
Payment Details line 4  
-1

**4.1.2 Social Security Payment**

**List of Fields**

LABEL	FIELD NAME	NUMBER OF LINES	MAXIMUM NUMBER OF CHARACTERS IN A LINE	FORMAT
0	Transaction Type	1	2	N
1	Transaction Reference Number	1	10	T
2	Debit Account Number	1	34	N
3	Beneficiary Bank Routing Code	1	8	N
4	Beneficiary Account Number	1	26	T
6	Beneficiary Name / Address	3	35	T
7	Amount	1	22	(18.2) N
8	Value Date	1	8	DD/MM/YY
10	Taxpayer Identification Number	1	10	N
11	Other Identification Type	1	1	T
12	Other Identification Number	1		T
13	Declaration Type	1	1	T
14	Declaration Date	1	6	YYYYMM
15	Declaration Number	1	2	N
23	Decision Number	1	15	T

N - NUMERIC, T – TEXT

**Additional information:**

LABEL	FIELD NAME	DESCRIPTION
11	Other Identification Type	This field should contain one character, possible values are: „1”, „2”, „P”, „R” 1 – identity card (series and number) 2 – passport (series and number) P – identification number PESEL R – identification number REGON
12	Other Identification Number	This field contains: for 1: 2 letters + 7 digits or 3 letters + 6 digits for 2: passport number length is undefined for P: 11 digits (without separators like dashes '-', space, etc.) for R: 9 or 14 digits (without separators like dashes '-', space, etc.)
13	Declaration Type	This field should contain one character, possible values are: „A”, „B”, „D”, „E”, „M”, „S”, „T”, „U” A – additional fee, person B – additional fee, institution D – additional fee E – execution costs M – period longer than one month S – payment for one month T – delayed payment term U – installments payment
14	Declaration Date	For all Declaration Types this field should contain maximum of 6 numeric characters in YYYYMM format. Example: 200503
15	Declaration Number	This field should contain 2 digits: for declaration type = "S" or "M" field should contain a value from 01 to 89 for declaration type = "A", "B", "D", "E", "T" or "U" field should contain values: 01, 40, 51, 70 or 80.
23	Decision Number	In this field enter additional information received from the Social Security unit. for declaration type = "S" or "M" line should remain blank for declaration type = "A", "B", "D", "E", "T", "U" content different than space

**Fields 0, 1, 2, 3, 4, 6, 7, 8, 10, 11, 12, 13, 14, 15, 23 are mandatory.**

**Sample record of a Social Security Payment:**

0  
12  
1  
REF-1  
2  
0509000999  
3  
10101023  
4  
83101010230000261395100000  
6  
BENEFICIARY NAME 1  
BENEFICIARY NAME 2  
BENEFICIARY NAME 3  
7  
22.11  
8  
07/02/05  
10  
5431264545  
11  
13  
[www.citihandlowy.pl](http://www.citihandlowy.pl)  
Bank Handlowy w Warszawie S.A.

P  
12  
78112800038  
13  
S  
14  
200503  
15  
01  
23

-1

### 4.1.3 Internal Revenue Payment

#### List of Fields

LABEL	FIELD NAME	NUMBER OF LINES	MAXIMUM NUMBER OF CHARACTERS IN A LINE	FORMAT
0	Transaction Type	1	2	N
1	Transaction Reference Number	1	10	T
2	Debit Account Number	1	34	N
3	Beneficiary Bank Routing Code	1	8	N
4	Beneficiary Account Number	1	26	T
6	Beneficiary Name / Address	3	35	T
7	Amount	1	22	(18.2) N
8	Value Date	1	8	DD/MM/YY
16	Identification Type	1	1	N
17	Identification Number	1	14	N/T
18	Year	1	2	RR
19	Period Type	1	1	T
20	Period Range	1	4	N
21	Form or Payment Symbol Order	1	7	N/T
22	Free Text	1	40	N/T

N - NUMERIC, T – TEXT

#### Additional information:

LABEL	FIELD NAME	DESCRIPTION
16	Identification Type	<p>T This field may contain one digit; possible values are „1”, „2”, „3”, „N”, „P”, „R”</p> <p>1 - identity card number 2 - passport number 3 – other document N – NIP number P – PESEL number R – REGON number</p>
17	Identification Number	<p>This field may contain up to 14 digits, for a given Identification Type it contains:</p> <p>for 1: 2 digits + 7 digits or 3 letter + 6 digits for 2: passport number length is undefined for 3: 14 alphanumeric characters for N: 10 digits (without separators like dashes '-', space, etc.) for P: 11 digits (without separators like dashes '-', space, etc.)</p>

14

[www.citihandlowy.pl](http://www.citihandlowy.pl)

Bank Handlowy w Warszawie S.A.

		<b>for R:</b> 9 or 14 digits (without separators like dashes '-', space, etc.)
<b>19</b>	<b>Period Type</b>	This field may contain one character; possible values are „J”, „D”, „M”, „K”, „P”, „R” <b>J</b> – day <b>D</b> – decade <b>M</b> – month <b>K</b> – quarter <b>P</b> – half year <b>R</b> – year
<b>20</b>	<b>Period Range</b>	This field may contain up to 4 digits, for a given Period Type it contains: <b>J</b> – 2 digits for day number, month, e.g. 2704 <b>D</b> – 2 digits for decade number, month, e.g. 0103 <b>M</b> – 2 digits for month number, e.g.: 03 <b>K</b> – 2 digits for quarter (01,02,03,04) <b>P</b> – 2 digits for half year number (01,02) <b>R</b> – leave the field blank
<b>21</b>	<b>Form or Payment Symbol Order</b>	This field may contain up to 7 characters, indicates the type of tax payment, e.g.: PIT4, CIT8.
<b>22</b>	<b>Free Text</b>	This field may contain up to 35 characters.

**Fields 0, 1, 2, 3, 4, 6, 7, 8, 16, 17, 18, 19, 20, 21, 22 are mandatory.**

**Sample record of an Internal Revenue Payment:**

0  
13  
1  
REF-2  
2  
0509000999  
3  
10101212  
4  
91101012120027852221000000  
6  
BENEFICIARY NAME 1  
BENEFICIARY NAME 2  
BENEFICIARY NAME 3  
7  
12345.11  
8  
06/03/05  
16  
1  
17  
AB1234567  
18  
05  
19  
M  
20  
03  
21  
CIT8  
22

-1

#### 4.1.4 Cross Border Funds Transfer (including SEPA)

##### List of Fields

LABEL	FIELD NAME	NUMBER OF LINES	MAXIMUM NUMBER OF CHARACTERS IN A LINE	FORMAT
0	To	1	Citi Handlowy	T
1	Payment Method	1	2	T
3	Transaction Reference Number	1	10	T
4	Currency	1	3	T
5	Amount	1	22	(18.2) N
6	Value Date	1	8	DD/MM/YY
7	Debit Account Number	1	34	T
8	Beneficiary Account Number	1	34	T
9	Beneficiary Name / Address	4	35	T
10	Beneficiary's Bank Name / Address	4	35	T
11	Beneficiary is	1	1	T
12	Ordering Party Name	1	30	T
13	Charges Indicator	1	3	T
14	Charges Account	1	34	T
15	Advise Beneficiary	1	1	N
16	Payment Details line 1	1	35	T
17	Payment Details line 2	1	35	T
18	Payment Details line 3	1	35	T
20	Other Instructions	6	35	T
21	Beneficiary Bank Routing Method / Code	1	2	T
22	Beneficiary Bank Routing ID	1	15	T
23	Ordering Party Account Number	1	34	T
24	Ordering Party Address	3	35	T

N - NUMERIC, T – TEXT

##### Additional information for Cross Border Funds Transfers:

LABEL	FIELD NAME	DESCRIPTION
0	To	This field should contain: <b>Citi Handlowy</b> .
1	Payment Method	This field is used to define the type of transaction. Only one type is allowed; you should enter: „ <b>TT</b> ”.
3	Transaction Reference Number	This field is used in the system as the parameter that identifies the payment. Several payments may have the same identifier. Enter any sequence of up to 16 characters.
4	Currency	This field contains a three-letter currency code, e.g. PLN for the Polish zloty. <b>Upper case is required</b> .
5	Amount	Up to 22 characters with “.” as hundredths separator.
6	Value Date	This field includes the exact specification of the day on which the ordering party's account is debited. The system does not allow back-dating.
7	Debit Account Number	Enter the sequence of characters defined in the system as representation of



		a given debited account.
8	<b>Beneficiary Account Number</b>	Enter the account number in the international format applicable for the beneficiary's country.
9	<b>Beneficiary Name / Address</b>	The field consists of four lines, up to 35 characters each.
10	<b>Beneficiary's Bank Name / Address</b>	The field consists of four lines, up to 35 characters each. At least two lines of text are required.
11	<b>Beneficiary is</b>	<u>Enter one of the following options:</u> <b>N</b> – beneficiary is not a bank <b>Y</b> – beneficiary is a bank <b>Upper case is required.</b>
12	<b>Ordering Party Name</b>	The field may contain up to 30 characters.
13	<b>Charges Indicator</b>	<u>The field contains one of the three options:</u> <b>BEN</b> – the beneficiary pays all costs <b>OUR</b> – the ordering party pays all costs <b>COL</b> – each party pays the costs charged by its bank
14	<b>Charges Account Number</b>	This field should contain the 10-digit number of an account at Citi Handlowy to which the transfer fees will be charged.
15	<b>Beneficiary advice</b>	This field should contain instruction '4', i.e. no advice required.
16	<b>Payment Details line 1</b>	The field may contain up to 35 characters.
17	<b>Payment Details line 2</b>	The field may contain up to 35 characters.
18	<b>Payment Details line 3</b>	The field may contain up to 35 characters.
20	<b>Other instructions</b>	Other instructions field must contain 6 lines up to 35 characters each.
21	<b>Routing Method</b>	Enter one of the following options: <b>IS</b> = SWIFT <b>FW</b> = FedWire Routing Number <b>AT</b> = Austrian Bankenstammdaten <b>IE</b> = Irish Sort Code <b>SC</b> = Chaps Branch Sort Code
22	<b>Routing Code</b>	The field should contain the code of the beneficiary's bank in accordance with the remittance method selected in Field 21.
23	<b>Ordering Party Account Number</b>	This field should consist of one line, up to 34 alphanumeric characters.
24	<b>Ordering Party Address</b>	The field may consist of 3 lines, up to 35 alphanumeric characters each.

**Fields 0, 1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 15, 16, 17, 18 are mandatory.**

#### **Additional information for SEPA Cross Border Funds Transfers**

<b>LABEL</b>	<b>FIELD NAME</b>	<b>DESCRIPTION</b>
0	<b>To</b>	This field should contain the name of the branch to which the payment instruction is sent. przelewu. In this case it should be: <b>Citi Handlowy</b>
1	<b>Payment Method</b>	This field is used to define the type of transaction. Only one type is allowed; you should enter: „ <b>TT</b> ”.
3	<b>Transaction Reference Number</b>	This field is used in the system as the parameter that identifies the payment. Several payments may have the same identifier. Enter any sequence of up to 10 characters (digits or letters).
4	<b>Currency</b>	For SEPA payments the currency code must always be <b>EUR</b> .
5	<b>Amount</b>	This field may contain up to 13 digits with maximum of 2 digits after the period character. Specified in this field is the amount designated in the selected currency. If this amount exceeds the limits specified for the particular User importing this transaction, the transaction will be rejected and redirected to be

		repaired. It may be repaired by a person with entitlement to repair transactions of such an amount.
6	<b>Value Date</b>	This field includes the exact specification of the day on which the payment instruction should be carried out. Date should be in DD/MM/YY format. The system does not allow back-dating.
7	<b>Debit Account Number</b>	Enter the sequence of characters defined in the system as representation of a given debited account. Enter the <b>last 10 digits of the account number</b> . This number must be corresponding to any of the accounts at Citi Handlowy. <u>E.g. 0509000999</u>
8	<b>Beneficiary Account Number</b>	This field must contain one line of up to 34 characters (digits and letters). Please enter the Beneficiary Account Number in <b>IBAN format</b> .
9	<b>Beneficiary Name / Address</b>	This field should contain 4 lines, each line up to 35 characters.
10	<b>Beneficiary's Bank Name / Address</b>	This field for SEPA transfers in its first line should contain only the SWIFT code of the Beneficiary Bank – no additional text should be entered.
11	<b>Beneficiary is</b>	<u>Enter one of the following options:</u> <b>N</b> – beneficiary is not a bank <b>Y</b> – beneficiary is a bank <b>Upper case is required.</b>
12	<b>Ordering Party Name</b>	The field may contain up to 30 characters.
13	<b>Charges Indicator</b>	<b>COL</b> phrase should be entered. This means that the charges are divided between the ordering party and the beneficiary.
14	<b>Charges Account Number</b>	This field should contain the 10-digit number of an account at Citi Handlowy to which the transfer fees will be charged.
15	<b>Beneficiary advice</b>	This field should contain instruction '4', i.e. no advice required.
16	<b>Payment Details line 1</b>	The field may contain up to 35 characters.
17	<b>Payment Details line 2</b>	The field may contain up to 35 characters.
18	<b>Payment Details line 3</b>	The field may contain up to 35 characters.
20	<b>Other instructions</b>	For SEPA transfer this field should remain empty.
21	<b>Routing Method</b>	For SEPA transfer this field should remain empty.
22	<b>Routing Code</b>	For SEPA transfer this field should remain empty.
23	<b>Ordering Party Account Number</b>	This field should consist of one line, up to 34 alphanumeric characters. The field is not required in case of using the <b>C MTMS CBFT PL v5</b> import map.
24	<b>Ordering Party Address</b>	The field may consist of 3 lines, up to 35 alphanumeric characters each. The field is not required in case of using the <b>C MTMS CBFT PL v5</b> import map.

**Fields 0, 1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 15, 16, 17, 18 are required.**

**Sample record of a Cross Border Funds Transfer:**

0  
Bank Handlowy w Warszawie S.A.  
1  
TT  
3  
REF - 1  
4  
EUR  
5  
55.55  
6  
29/05/05  
7  
0509000999  
8  
123456789012345  
9  
SHOE CO.  
1 STREET  
MIDDLESVILLE  
U.S.A.  
10  
NATIONAL BANK OF MIDDLESVILLE  
STREET  
CITY  
XYZ  
11  
N  
12  
CHA PROFESSIONAL SYSTEM LTD.  
13  
BEN  
15  
4  
16  
NO 1234/2005  
17  
PAYMENT DETAILS  
18  
PAYMENT DETAILS  
20

21  
IS  
22  
LGPBPLPW  
23  
ORDERING PARTY ACCOUNT NUMBER  
24  
ORDERING PARTY ADDRESS

-1

19  
[www.citihandlowy.pl](http://www.citihandlowy.pl)  
Bank Handlowy w Warszawie S.A.

**Sample record of a SEPA Cross Border Funds Transfer:**

0  
Bank Handlowy w Warszawie S.A.

1  
TT  
3  
REF - 1

4  
EUR

5  
55.55

6  
29/05/05

7  
0509000999

8  
123456789012345

9  
CESKA POSTA  
PRAHA KOOSPOL  
EVROPSKA 100

10  
CITICZPP

11  
N  
12  
CHA PROFESSIONAL SYSTEM LTD.

13  
COL

15  
4  
16  
NO 1234/2005

17  
SZCZEGOLY PLATNOSCI

18  
SZCZEGOLY PLATNOSCI

20

21

22

23  
NUMER RACHUNKU STRONY ZAMAWIAJĄCEJ

24  
ADRES ZLECENIODAWCY

-1

20  
[www.citihandlowy.pl](http://www.citihandlowy.pl)  
Bank Handlowy w Warszawie S.A.

## 4.1.5 Direct Debit

### List of Fields

LABEL	FIELD NAME	NUMBER OF LINES	MAXIMUM NUMBER OF CHARACTERS IN A LINE	FORMAT
0	Transaction Reference Number	1	10	T
1	Debtor Account Number	1	26	N
2	Debtor Bank Routing Code	1	8	N
3	Creditor Account Number	1	34	T
4	Debtor Details	3	35	T
6	Amount	1	22	(18.2) N
7	Payment Date	1	8	DD/MM/YY D
8	Payment Details	2	1x20; 1x35	T

N- NUMERIC, T – TEXT

### Additional information:

LABEL	FIELD NAME	DESCRIPTION
0	Transaction Reference Number	This field should contain up to 10 characters (digits or letters). Content of this field should contain reference number or other description which will enable to identify the transaction.
1	Debtor Account Number	This field should contain up to 35 characters (digits). Example: <b>IBAN</b> Account Number: 02124011091111000000000000
2	Debtor Bank Routing Code	This field should contain up to eight characters. In this field enter beneficiary bank routing code. Only numbers listed in Polish Banks Library are acceptable, otherwise the transaction will be sent to repair.
3	Creditor Account Number	Field should contain 10 digits. Account with this number in Citi Handlowy will be credited for this transaction –it must be one of User's accounts. Example: 0509000999
4	Debtor Details	This field should contain 3 lines up to 35 characters each. This field should contain information about the debtor: name and address
6	Amount	This field may contain up to 13 digits with maximum of 2 digits after decimal point. This is the transaction amount in PLN. If the amount exceeds limit set for the User who imports a given transaction, transaction will be sent to repair. It may be repaired by the person authorized to repair transaction up to that amount.
7	Payment Date	This field should contain an exact specification of the day, on which the transaction will be processed. Date format should be DD/MM/YY. The system does not allow back-dating.
8	Payment Details	First line should contain payment identification (up to 20 characters) – exactly the same as on the direct debit mandate. Second line should contain invoice number (up to 35 characters).

### Sample record of a Direct Debit:

0  
ref 1  
1  
02124011091111000000000000  
2  
12401109

21  
[www.citihandlowy.pl](http://www.citihandlowy.pl)  
Bank Handlowy w Warszawie S.A.

3  
0509000999  
4  
DEBTOR NAME AND ADDRESS  
DEBTOR NAME AND ADDRESS  
DEBTOR NAME AND ADDRESS  
6  
123.45  
7  
16/07/05  
8  
A1234B1234D1234  
test-citidirect dd I1  
-1

## 4.2 FLAT FILE (CUFF)

### **Key Parameters**

- Each transaction, regardless of its type, is one line in the file and consists of up to 89 fields.
- Separator between fields is „#”.
- Fields that are not used remain blank but have to be included in the record of the transaction.
- Record ends after the last field. Separator is not required.
- Record may end after any last field which contains data.
- Polish fonts are allowed in the Beneficiary Name and Payment Details fields.
- Field nr 1 is blank. The first character of each record is „#”.
- A field must not start or end with a space.

### **Import Maps**

When creating an import profile (see [chapter 2](#)) select a map:

1. **C CUFF CEE v10** – Domestic and Cross Border Funds Transfers
2. **C CUFF SEPA** – SEPA transfers
3. **C CUFF PL v5** – Social Security and Internal Revenue Payments

**ATTENTION! In a single profile both maps may be selected. It will result in a possibility to import all the transactions in one file.**

**List of Fields for all transaction types:**

LABEL	FIELD NAME	Transaction Type				
		Domestic	Social Security	Internal Revenue	Cross Border	SEPA
2	Country Code	PL	PL	PL	PL	PL
3	Payment Method	DFT	DFT	DFT	EFT	SEPA
4	Value Date	M, YYYYMMDD	M, YYYYMMDD	M, YYYYMMDD	M, YYYYMMDD	M, YYYYMMDD
6	Preformat Group Code	O, 16 T	O, 16 T	O, 16 T	O, 16 T	
7	Preformat Code	O, 35 T	O, 35 T	O, 35 T	O, 35 T	
8	Payment Type		M, 12	M, 13		O, 6
9	Currency	M, 3 T ISO	M, 3 T ISO	M, 3 T ISO	M, 3 T ISO	
10	Amount	M, (18.2) N	M, (18.2) N	M, (18.2) N	M, (18.2) N	M, (18.2) N
12	Debit Account Number	M, 35 T	M, 35 T	M, 35 T	M, 35 T	M, 10 N
22	Charge Indicator				M, 3 T	
23	Ordering Party Country Code					„PL”
25	Identification	M, 10 T	M, 10 T	M, 10 T	M, 16 T	
26	Client Reference Number					O, 35 T
29	Ordering Party Organization ID Type					O, 2 N
30	Ordering Party Organization ID					C, 6 – 35 T
31	Issuer					C, 35 T
37	Ordering Party Name				M, 30 T	
38	Ordering Party Address line 1				O, 35 T	
39	Ordering Party Address line 2				O, 35 T	
42	Beneficiary is				M, 10 T	
43	Ordering Party Name					O, 70 T
44	Beneficiary Account Number	M, 34 T	M, 34 T	M, 34 T	M, 34 T	Ordering Party Address line 1 O, 70 T
45	Beneficiary Name	M, 35 T	M, 35 T	M, 35 T	M, 35 T	Ordering Party Address line 2 O, 70 T
47	Beneficiary Address line 1	O, 35 T	O, 35 T	O, 35 T	O, 35 T	
48	Beneficiary Address line 2	O, 35 T	O, 35 T	O, 35 T	O, 35 T	
49	Beneficiary Address line 3				O, 35 T	Beneficiary Country Code C, 2 T
50	Beneficiary Bank Routing Method				C, 2 T	Beneficiary Account Number M, 34 (IBAN format)

51	<b>Beneficiary Bank Routing Code</b>	M, 8 N	M, 8 N	M, 8 N	C, 11 X	Beneficiary Name M, 70 T
53	<b>Beneficiary Address line 1</b>					O, 70 T
54	<b>Beneficiary Address line 2</b>					O, 70 T
55	<b>Beneficiary Bank Name</b>		Taxpayer Identification Number M, 10 T	Identification Type M, 1 T	C, 35 T	
56	<b>Beneficiary Bank Address line 1</b>		Other Identification Type M, 1 T	Identification Number M, 35 T	C, 35 T	
57	<b>Beneficiary Bank Address line 2</b>		Numer dodatk. identyfikatora M, 35 T	Year C, 2 T	O, 35 T	Beneficiary Bank Routing Code M, (SWIFT)
58	<b>Beneficiary Bank Address line 3</b>		Declaration Type M, 1X	Period Type C, 1X	O, 35X	
59	<b>Intermediary Bank Routing Method</b>		Declaration Date M, 6 T	Period C, 4 T	O, 2 T (IS - SWIFT)	
60	<b>Intermediary Bank Routing Code</b>		Declaration Number M, 2 T	Form Identifier M, 7 T	O 11 T	
61	<b>Intermediary Bank Name</b>		Decision Number O, 15 T	Free Text O, 42 T	O, 35 T	
62	<b>Intermediary Bank Address line 1</b>				O, 35 T	
63	<b>Intermediary Bank Address line 2</b>				O, 35 T	
64	<b>Intermediary Bank Address line 3</b>				O, 35 T	
72	<b>Payment Details line 1</b>	O, 35 T			M, 35 T	Beneficiary Organization ID Type O, 2T
73	<b>Payment Details line 2</b>	O, 35 T			O, 35 T	Beneficiary Organization ID C, 6-35 T
74	<b>Payment Details line 3</b>	O, 35 T			O, 35 T	Issuer C, 35 T
75	<b>Payment Details line 4</b>	O, 35 T				
76	<b>Charges Account Number</b>				C, 35 T	
77	<b>Advise for Beneficiary</b>				M, 8 T	
84	<b>Other Instructions</b>				O, 35 T	



	line 1					
85	Other Instructions line 2				O, 35 T	
86	Other Instructions line 3				O, 35 T	
87	Other Instructions line 4				O, 35 T	
88	Other Instructions line 5				O, 35 T	
89	Other Instructions line 6				O, 35 T	Payment details line 1 O, 35 T
90	Payment details line 2					O, 35 T
91	Payment details line 3					O, 35 T
92	Payment details line 4					O, 35 T
94	Payment Title Code					C Value selected from the list.
95	Payment Title Description					C Value selected from the list.
End of the record		Record may end after the last field which contains data.				

**M** – MANDATORY, **C** – CONDITIONAL, **O** – OPTIONAL; **N** – NUMERIC, **T** – TEXT

Digits stand for maximum number of characters in a given field.

**Fields: 1, 5, 11, 13 – 21, 24, 27, 28, 32-36, 40, 41, 46, 52, 65 – 71, 78 – 83, 93 – are blank.**

**They are not mentioned in the table but they need to be included in the record.**

**Additional information:**

LABEL	FIELD NAME	DESCRIPTION
4	Value Date	This field specifies the day on which the ordering party account is debited. The system does not allow back-dating.
6	Preformat Group Code	Field used to connect data from the record with preformat saved in the system base. Used only in connection with field nr 7.
7	Preformat Code	Field used to connect data from the record with the preformat saved in the system base. Enter full code or its unique fragment (part of the name, which does not appear in any other preformat).
8	Payment Type	Field used to choose the processing mode for SEPA payments. Available options: <b>SEPACT</b> – if you want to make a standard SEPA payment that will be processed on the next day from selected Value Date. <b>SEPADT</b> – if you want to make an urgent SEPA payment that will be processed on the same day as selected Value Date (provided the cut off time has not been exceeded).  Lack of information in this field – the payment will be processed as standard SEPA payment (SEPACT).
9	Currency	3-letter currency code, e.g. PLN – for polish zloty.
10	Amount	Up to 22 characters. Hundredths separator – „,.”
12	Debit Account Number	Enter last digits of the account number (base number + subaccount) without the preceding zeros (10 last digits of the account number).

22	Charge Indicator	Enter one of three options: <b>BEN</b> – beneficiary covers all the costs <b>OUR</b> – ordering party covers all the costs <b>COL</b> – each party covers the costs of their bank
25	Identification	Content of the field is unrestricted and is used – for example – as a parameter to search for payments. Several payments may have the same identification. Enter any sequence of characters.
29	Ordering Party Organization ID Type	In this field you should enter the appropriate ID from the list below: <ul style="list-style-type: none"> <li>• BIC</li> <li>• BEI</li> <li>• EANGLN</li> <li>• CHIPS</li> <li>• DUNS</li> <li>• Bank Party ID</li> <li>• Tax ID</li> <li>• Proprietary ID</li> </ul>
30	Ordering Party Organization ID	This field is required if a valid value has been provided for the Ordering Party Organization ID Type (field 29).
31	Issuer	This field is required if value for “Proprietary ID” has been provided for Ordering Party Organization ID Type (field 29).
42	Beneficiary is	Enter one of the options: <b>Not a Bank</b> – beneficiary is not a bank <b>A Bank</b> – beneficiary is a bank <b>Upper case is required.</b>
44	Beneficiary Account Number	For <b>Domestic Funds Transfer, Social Security and Internal Revenue Payments</b> you should enter account number in NRB format (26 digits).  For <b>Cross Border Funds Transfer</b> enter number in international format applicable for beneficiary’s country.
49	Beneficiary Country Code	This field is required if Beneficiary Address has been provided.
50	Beneficiary Bank Routing Method	You may enter one of the following options: <b>IS</b> – SWIFT (international code) <b>SC</b> – Chaps Branch Sort Code(United Kingdom) <b>FW</b> – FedWire Routing Number (USA) <b>AT</b> – Austrian Bankenstammdaten (Austria) <b>IE</b> – Irish Sort Code (Ireland) If in doubt, contact <b>CitiDirect HelpDesk</b> .  In case of <b>SEPA transfer</b> this field should contain Beneficiary Account Number in IBAN format.
51	Kod banku beneficjenta	<b>1. For Domestic Funds Transfers, Social Security and Internal Revenue Payments enter bank code contained in the beneficiary account number. Those are digits from 3 to 10.</b> <b>2. For Cross Border Funds Transfer enter bank code in the routing method selected in field 50.</b> <b>In the Cross Border Funds Transfer, if fields 50 and 51 are filled, fields 55-58 may remain blank.</b>
55	Taxpayer Identification Number/Identification Type:	1. In the <b>Social Security Payment</b> enter Taxpayer Identification Number of a person / institution the payment concerns. 2. In the <b>Internal Revenue Payment</b> : • Field may contain one character, possible values are: „1”, „2”, „3”, „N”, „P”, „R”: 1 – identity card number 2 – passport number 3 – other document <b>N</b> – Taxpayer Identification Number (NIP) <b>P</b> – PESEL <b>R</b> – <b>REGON</b>

56	Other Identification Type/Identification Number:	<p>1. In the <b>Social Security Payment</b>:</p> <ul style="list-style-type: none"> <li>This field should contain one character, possible values are: „1”, „2”, „P”, „R”</li> <li>1 – identity card (series and number)</li> <li>2 – passport (series and number)</li> <li>P – identification number PESEL</li> <li>R – identification number REGON</li> </ul> <p>2. In the <b>Internal Revenue Payment</b>:</p> <ul style="list-style-type: none"> <li>Field may contain up to 14 characters, for a given type of identification it contains: <ul style="list-style-type: none"> <li>1 – 2 letters + 7 digits or 3 letters + 6 digits</li> <li>2 – passport number length is not limited</li> <li>3 – 14 alphanumeric characters</li> <li>N - 10 digits (without separators such as minus '-', space, etc.)</li> <li>P - 11 digits (without separators such as minus '-', space, etc.)</li> <li>R – 9 or 14 digits (without separators such as minus '-', space, etc.)</li> </ul> </li> </ul>
57	Other Identification Number/Year:	<p>1. In the <b>Social Security Payment</b>:</p> <ul style="list-style-type: none"> <li>The field should contain one character, possible values are: „1”, „2”, „P”, „R”</li> <li>1 – 2 letters + 7 digits or 3 letters + 6 digits</li> <li>2 – passport number length is not limited</li> <li>P – 11 digits (without separators such as minus '-', space, etc.)</li> <li>R – 9 or 14 digits (without separators such as minus '-', space, etc.)</li> </ul> <p>2. In the Internal Revenue Payment: <b><u>Enter last two digits of the year, to which the payment is related.</u></b></p> <p><b><u>3. In SEPA transfer this field should contain Beneficiary Bank Code – the only value that should be entered here is phrase “SWIFT”.</u></b></p>
58	Declaration Type/Period Type:	<p>1. In the <b>Social Security Payment</b>:</p> <ul style="list-style-type: none"> <li>The field should contain one character, possible values are: „A”, „B”, „D”, „E”, „M”, „S”, „T”, „U”</li> <li>A – additional fee, person</li> <li>B – additional fee, institution</li> <li>D – additional fee</li> <li>E – execution costs</li> <li>M – time period longer than one month</li> <li>S – payment for one month</li> <li>T – delayed payment term</li> <li>U – installments payment</li> </ul> <p>2. In the <b>Internal Revenue Payment</b>:</p> <ul style="list-style-type: none"> <li>The field may contain one character, possible values are „J”, „D”, „M”, „K”, „P”, „R”</li> <li>J – day</li> <li>D – ten days of a month</li> <li>M – month</li> <li>K – quarter of a year</li> <li>P – half a year</li> <li><b><u>R – year</u></b></li> </ul>
59	Declaration Date/Period:	<p>1. In the <b>Social Security Payment</b>:</p> <ul style="list-style-type: none"> <li>For all Declaration Types this field must contain up to 6 numeric characters in YYYYMM format. <u>E.g.: 200503</u></li> </ul> <p>2. In the <b>Internal Revenue Payment</b>:</p> <ul style="list-style-type: none"> <li>This field may contain up to 4 digits, for a given type of time period it contains: <ul style="list-style-type: none"> <li>J – 2 digits for a day number, month, <u>e.g. 2704</u></li> <li>D – 2 digits for a decade number, month, <u>e.g. 0103</u></li> <li>M – 2 digits for a month number, <u>e.g. 03</u></li> <li>K – 2 digits for a quarter, e.g. <u>01,02,03,04</u></li> <li>P – 2 digits for a half year, e.g. <u>01,02</u></li> <li><b><u>R – leave the field blank</u></b></li> </ul> </li> </ul>

60	Declaration Number/Form Identifier	<p>1. In the <b>Social Security Payment</b>:</p> <ul style="list-style-type: none"> <li>Enter 2 digits:</li> <li>- for payment type = "S" or "M" field contains a value from <b>01</b> to <b>89</b></li> <li>- for payment type = "A", "B", "D", "E", "T" or "U" field contains one of the values: <b>01, 40, 51, 70</b> or <b>80</b>.</li> </ul> <p>2. In the <b>Internal Revenue Payment</b>:</p> <ul style="list-style-type: none"> <li>This field may contain up to 7 characters, indicates the type of a tax payment, e.g. PIT4, CIT8.</li> </ul>
61	Decision Number/Free Text	<p>1. In the <b>Social Security Payment</b>:</p> <ul style="list-style-type: none"> <li>In this field enter additional information received from the Social Security unit:</li> <li>- for Declaration Type = "S" or "M" the line should remain <b>blank</b></li> <li>- for Declaration Type = "A", "B", "D", "E", "T", "U" content <b>other than spacebar character</b>.</li> </ul> <p>2. In the <b>Internal Revenue Payment</b>:</p> <ul style="list-style-type: none"> <li>This field may contain up to 40 characters.</li> </ul>
72	Beneficiary Organization ID Type	<p>In this field you should enter the appropriate ID from the list below:</p> <ul style="list-style-type: none"> <li>• BIC</li> <li>• BEI</li> <li>• EANGLN</li> <li>• CHIPS</li> <li>• DUNS</li> <li>• Bank Party ID</li> <li>• Tax ID</li> <li>• Proprietary ID</li> </ul>
73	Beneficiary Organization ID	This field is required if valid value has been provided for field Beneficiary Organization ID Type. The maximum allowed length for this field depends on the type of ID specified in field 72.
74	Issuer	This field is required if value for "Proprietary ID" has been provided for Beneficiary Organization ID Type (field 72).
76	Charges Account Number	This field is taken into account only if you entered <b>OUR</b> or <b>COL</b> in field 22. If this field is <b>unfilled</b> , <b>debit account</b> will be considered as charges account.
77	Beneficiary Advice	This field should contain „ <b>NOADVISE</b> ”, which means: Advice not required.
94	Payment Title Code	This field should be filled if amount of transaction exceeds 100 000 EUR.
95	Payment Description	This field should be filled if amount of transaction exceeds 100 000 EUR.

**Sample single record of a Domestic Funds Transfer:**

#PL#DFT#20110103#####PLN#123.00##6146002#####ABCDE12345#####  
#####14160012440004061150911111#BENEFICIARY NAME##ADDRESS 1#ADDRESS  
2###16001244#####1150458

**Sample single record of a Social Security Payment:**

#PL#DFT#20101103####12#PLN#2.02##500156123#####SS1#####8310101023000  
0261395100000#ZAKLAD UBEZPIECZEN SPOLECZNYCH##Czerniakowska 16#00-701  
WARSZAWA###10101023####5262764847#R#000000000#S#200902#01

**Sample single record of an Internal Revenue Payment:**

#PL#DFT#20101103####13#PLN#1.01##500156123#####IR1#####67101010100164  
212222000000#Pierwszy Mazowiecki Urzad Skarbowy##ul.Mazowiecka 9#Warszawa,NA,00-  
052###10101010####N#7010080398#09#M#02#VAT-7#FREE TEXT OR NULL

**Sample single record of a Cross Border Funds Transfer:**

#PL#EFT#20101108#####GBP#4.04##500156123#####OUR###REFERE#####BENEFICIARY  
NAME#STREET AND CODE####Not a Bank##152-614657-221#NAME#####IS#HSBCSGSG####NAME  
1#HSBC SINGAPORE, CLAYMOR PREMIER#BRANCH, 6 CLAYMORE HILL, 02-01,#CLAYMORE PLAZA,  
SINGAPORE 229571#####SALARY#FOREX RATE: GBP1 - 4,7065####NOADVISE

**Sample single record of a SEPA transfer:**

#PL#SEPA#20160914#####SEPACT#EUR#20000.10##63 1030 1508 0000 0008 1638  
7019#####PL##### ##ORDERING PARTY  
NAME####PL#PL48103015080000000100035014#BENEFICIARY NAME##BENEFICIARY ADDRESS  
1#BENEFICIARY ADDRESS 2####COBADEDD#####Payment Details Line 1  
(Remittance Information Unstructured Line 1)#Payment Details Line 2 (Remittance Information Unstructured Line  
2)# Payment Details Line 3 (Remittance Information Unstructured Line 3)#Payment Details Line 4 (Remittance  
Information Unstructured Line 4)###

## 5.Import Encryption

It is possible to secure the imported transaction files by encrypting and signing them.

To do that, you need:

- Application for encryption and signing compatible with S/MIME (PKCS-7) standard
- Public key PKCS7 for encryption
- X509 certificate v. 3 for signing

Certificate X509 may be downloaded from following providers:

- VeriSign<sup>®</sup>
- Thawte Consulting
- Società per iServizi Bancari – SSB S.p.A.
- Internet Publishing Services
- Certisign Certification Digital Ltda
- GlobalSign
- British Telecommunications

Public key PKCS7 is available for download from CitiDirect.

To receive a properly signed and encrypted file, you need to attach the public key PKCS7 and X509 certificate in the encrypting application. In addition, you need to install X509 certificate in CitiDirect.

### 5.1 Public Key Download

Go to **Tools & Preferences** in Main Menu, and select **S/MIME Security Admin**.

Click **Download Citibank Certificate**. Select **PKCS7** format and save the certificate with any name.

The screenshot shows the CitiDirect web interface. At the top, there is a navigation bar with tabs: Home, My Transactions & Services, Inquiries & Searches, Reports, and Tools & Preferences (which is highlighted). Below the navigation bar, the breadcrumb trail reads: Home >> Tools & Preferences >> Maintenance >> S/MIME Security Admin. The main content area is titled 'S/MIME Security Admin' and has two buttons: 'Input/Modify' and 'View'. A dropdown menu is open from 'Tools & Preferences', listing various options: Maintenance (Import Profile, Automated File and Report Delivery, Export Profile, Export Custom Format Definition), S/MIME Security Admin (highlighted), Library Maintenance, Contact Management (Contacts, COB Contact Info, Access Administrator, Contacts), Change Preferences (My Preferences), and CitiDirect Support (Support Website, Online Help). At the bottom right of the interface, there is a row of buttons: 'Download Citibank Certificate' (highlighted), 'New', 'Delete', 'Go to Details', and 'Other Options'. The status bar at the bottom left shows '<< Row 2 of 15 >>' and '(1)(2) sorted columns'.

## 5.2 Installing X509 Certificate

Go to **Tools & Preferences** in Main Menu, and select **S/MIME Security Admin**.

Click **New** and enter any name for the certificate. Click **Browse** and select an appropriate file with the certificate.

Click **Submit**.

Home My Transactions & Services Inquiries & Searches Reports **Tools & Preferences**

Home >> Tools & Preferences >> Maintenance >> S/MIME Security Admin

S/MIME Security Detail Favorite Reports  
Last Login Date 08/20/2013 14:05:20

**\* Certificate Name**  
CRO CERTYFIKAT

**File Name**  
C:\Documents and Settings\ms30893\Desktop\CITIDIRECT.cer [Browse](#)

**Comments**

**Maintenance**  
Import Profile  
Automated File and Report Delivery  
Export Profile  
Export Custom Format Definition  
**S/MIME Security Admin**  
Library Maintenance

**Contact Management**  
Contacts  
COB Contact Info  
Access Administrator  
Contacts

**Change Preferences**  
My Preferences

**CitiDirect Support**  
Support Website  
Online Help

\* Required Field

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

## 5.3 Import Profile Configuration

Go to **Tools & Preferences** in Main Menu, and select **Import Profile**. Create a new profile or edit an existing one.

In **In-Session Profile Parameters** section, in **Security Method** field, select **S/MIME – signed and encrypted**.

Click an arrow next to the Certificate Name field and select the X509 certificate from the list. Click **Submit**.

**In-Session Profile Parameters**

**\* File Location**  
C:\\*.\* [Browse](#)

**\* Security Method**  
S/MIME - signed and encrypted

**\* Certificate Name**

Citi and Citi Handlowy are registered trademarks of Citigroup Inc., used under license. Citigroup Inc. and its subsidiaries are also entitled to rights to certain other trademarks contained herein. Bank Handlowy w Warszawie S.A. with its registered office in Warsaw at ul. Senatorska 16, 00-923 Warszawa, entered in the Register of Entrepreneurs of the National Court Register by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Department of the National Court Register, under KRS No. 000 000 1538, NIP 526-030-02-91; the share capital is PLN 522,638,400, fully paid-up. This advertising material has been published solely for information purposes and it does not constitute an offer within the meaning of Article 66 of the Civil Code.