Citi Trade Portal
Trade Loan

citi handlowy®

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1. Login

A detailed description of how to log into the CitiDirect system has been described in a different, dedicated manual available at: http://www.citihandlowy.pl/poland/citidirect/polish/pdf/logowanie_pl.pdf

and at the site: http://www.citidirect.pl in the Manuals section.

Open the Citi Trade Portal from the level of the CitiDirect EB portal.

Once you are logged in CitiDirect, click Trade -> Trade Financing in the upper menu:

NOTE: The application will be activated in a new window or in a new browser card. If the message about blocking pop-up windows appears, click on the message and allow the pop-up window to open.

2. How to begin

2.1. Homepage

The User's Manual refers to the use of the following products: Factoring, Letter of credit, Guarantee, Collection, Trade Loan, Paylink and Factoring on the Citi Trade Portal. Access to individual items and sub-items of the Main Menu depends on the authorizations assigned to the User – in line with appropriate documentation.

Once the application is activated, the User's screen will display the following page.

The "**My Shortcuts**" Section – consists of maximum 5 shortcuts picked by the User. The "Adjust..." button on the right is used to select visible buttons in accordance with the description in the "Shortcuts" below.

The "**Messages**" (alerts) Section – contains information on unopened alerts sent to the User (alerts which haven't been displayed in the "Message detail" form). Maximum of 10 unread messages can be displayed in this section. Under the table, there is the "Mark as read" button which you can use to mark alerts as read and delete them from the list (upon clicking, the confirmation message will be displayed). On the right, there is the "navigate to the Alerts page' " link causing a screen with all the alerts to appear in the whole window.

In the case of trade finance products, indicators related to factoring enable you to monitor and verify such parameters concerning agreements and invoice portfolio as: Exposure, Amount at risk, Turnover, Delays or Financing period. A detailed description of individual indicators can be found in the "Additional information" -> "Factoring indicators" section of the Manual.

2.2. Shortcuts

The shortcuts section is visible on the main screen of the system (welcome page), allowing you to go directly to a tab you have selected. You can configure the shortcuts in the Settings > Shortcuts tab. By default, two shortcuts are configured:

- General overview -> Preview,

- Contract List.

Saved configuration for each User is stored individually.
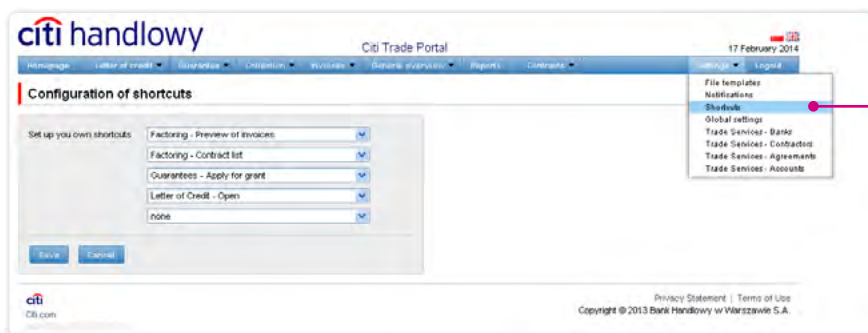
Selection of the **Shortcuts** form.

2.3. Global settings

In the Settings -> Global settings tab, you can format dates and numbers displayed in the portal (as well as in alerts, available in the generated reports).

From here you can also set the number of items displayed in the list by default (applies when multiple pages are present in the table). Saved configuration for each User is stored individually.

The following formats are set by default in the system:

- Number of items in the lists: 20;

- Decimal separator: [comma];

- Thousandth separator: [dot];

- Date separator: [dot];

- Date format: yyyy mm dd [yyyy – year in a 4-digit format, mm – month, dd – day];

- Scope of items presented in the lists: none, i.e. all data is presented, regardless of the entry date; any change in this parameter will cause the display of transactions in the entire system to be limited to items entered 7, 14, or 21 days before the current date.
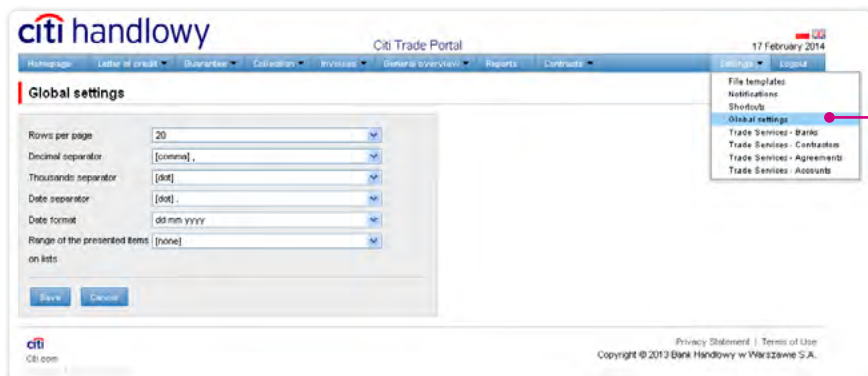
Selection of the **Global settings** form.

The first configuration and all the subsequent ones must be completed by pressing the "Save" button, which will be confirmed by the system with an appropriate message.
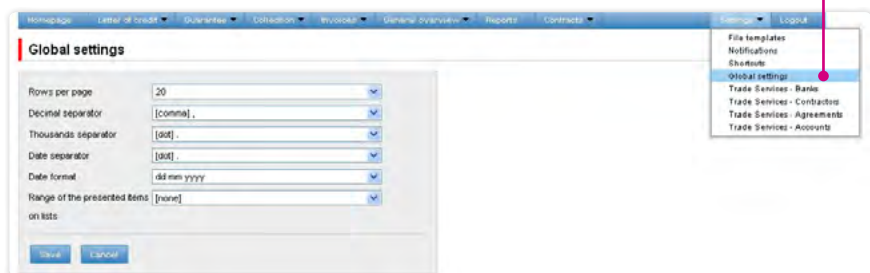
2.4. Notifications

In the Settings -> Notifications tab, you can set the types of notifications you wish to receive, as well as the way in which they will be delivered.

In the "Notifications" section, you can indicate the notifications you want to receive (only those related to a service provided). Notifications can be delivered through the following channels:
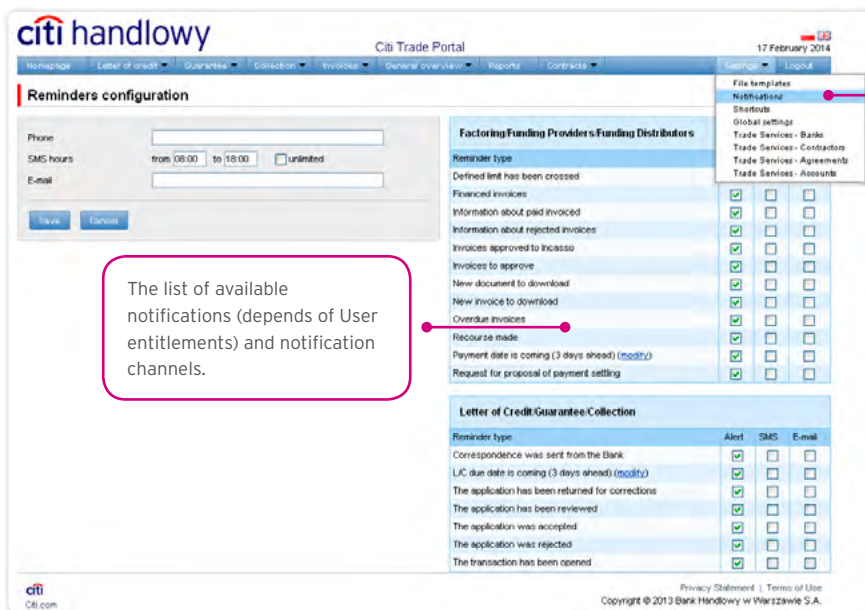
- **Alert** – the notification will be in the form of an alert visible in the system main page (homepage),

- **SMS** – the notifications will be sent to the mobile phone number indicated by the User ("Phone" field),

- **E-mail** – the notifications will be sent to an email address indicated by the User ("Email" field).

The phone number should be entered in the following format: **+48XXXYYZZWW** or **48XXXYYZZWW**, where "XXXYYZZWW" represents a specific phone number.

Citi Trade Portal SMS notification service is available for Polish mobile phone numbers (i.e. beginning with +48) only.

For the notifications sent by SMS, the User can choose the preferred delivery time range (the default hours are: 8am – 6pm on business days). If the "unlimited" box is ticked, the SMS notifications will be arriving simultaneously with the notifications sent by the other channels – the very moment the event occurs in the system, even on weekends.

If the User chooses not to receive any kind of notifications, especially the notifications for "Financed invoices" and "The application was accepted" it is highly recommended that the User logs into Citi Trade Portal every day.

Selection of the **Notifications** form.

The list of available notifications (depends of User entitlements) and notification channels.

The first configuration and all the subsequent ones must be completed by pressing the "Save" button, which will be confirmed by the system.
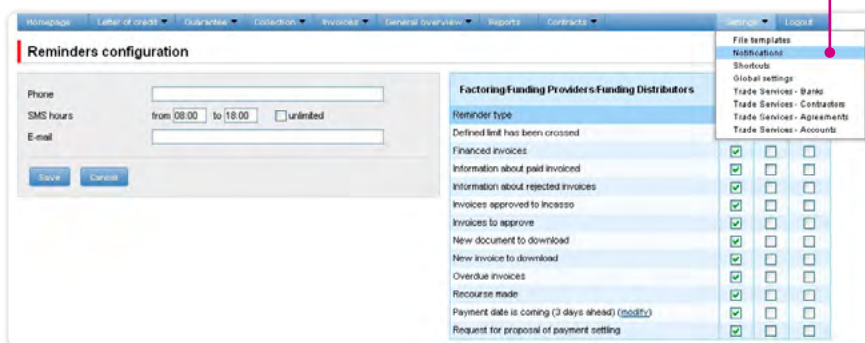
By default, any User who has not made configuration changes will have all notifications only in the form of alerts.

3. TRADE LOAN

Invoice entry screen – basic info.

The drop down menus of Buyers are limited to 30 items. If the list of Buyers is made up of more than 30 items, you can access the full list, clicking the icon on the right side of the drop down menu.

Selection of the form to enter and edit invoices/orders

Section in which you can specify parameters of entered or edited invoices/orders included in the application.

Section with a list of invoices/orders you have entered from the day on which the form was last opened.

If you use the hyper-link, you will be redirected to the form featuring a list of applications related to invoices/orders to send.

3.1. Manual entry of invoices/orders

Selection of the form to enter invoices/orders manually.

3.2. Entering invoices

Detailed steps you need to take in the "Invoice/Order Submission" form in order to enter your invoices in the system:

• Selection of the agreement in the "Contract" field. ❶

   (This is an optional step, necessary only when the User is authorized to more than one agreements. Otherwise, the "Contract" will

be populated automatically).

- Selection of the borrower in the "Borrower" field. ❷

  (This is an optional step, necessary only when the User represents more than one entity. Otherwise, the "Borrower" field will be populated automatically).

- Selection of the counterparty in the "Contractor" field. ❸

- Selection of the "Invoice" option. ❹

  (If only one invoice/order option is set forth in the agreement, the field will be populated automatically).

- Entry of the invoice No. in the "Invoice No." field. ❺

  (this field label will change once you have made your selection in the "Invoice/Order" field).

- Entry of the invoice issuance date in the "Invoice Date" field. ❻

- Entry of the payment date in the "Maturity Date" field. ❼

- Entry of the invoice amount in the "Amount" field. ❽

- Selection of the invoice currency in the "Currency" field. ❾

  (This is an optional step, necessary only when the agreement you have selected stipulates the handling of more than one currency. Otherwise, the "Currency" field will be populated automatically).

Once the parameters of the invoice have been entered, use the "Add" button ❿ to save the invoice and make it automatically available on the "Invoice/Order Sending" screen with the "To Send" status.

The list of the newly entered invoices will also be visible in the "Preview of submitted invoices/orders" section. In that section, you can edit the invoice, clicking "modify" in the table featuring the invoice/order items. The fields in the upper part of the form will be

populated with the edited invoice data. Once the changes are saved (upon clicking "Save"), the table item will be updated with the values you have provided. If you mark a given item in the list of the entered invoices preview, and click the "Delete" button, the entered invoices will be deleted.

The spot in which messages related to the entered invoices are displayed.

Section displaying entered invoices/orders.

The functionality connected with entering/editing/deleting/importing invoices under agreements supporting the Split Payment Method in settlements does not change.

The following is extended:
- fields available on forms to enter/edit/delete/import invoices in the trade loan only for agreements for which a possibility to use the Split Payment Method in settlements is specified;
- validations of fields (gross amount, net amount, VAT amount) available on forms to enter/edit/delete/import invoices in the trade loan only for agreements for which a possibility to use the Split Payment Method in settlements is specified.

The list of fields on enter/edit/delete or import invoices forms will be extended with the fields:
- Net amount (Numerical data type, the field length 15)
- VAT amount (Numerical data type, the field length 15).

In addition, the "Amount" field name will be changed into "Gross amount".
Validations:

- the sum of the invoice net amount and the VAT amount must be equal to the gross amount,
- the net amount is required,
- the VAT amount is required.

The image of the form to manually enter invoices under agreements supporting the Split Payment Method in settlements:

3.3. Entering orders

Detailed steps you need to take in the "Invoice/Order submission" form in order to enter your orders in the system:

- Selection of the agreement in the "Contract" field. ❶

  (This is an optional step, necessary only when the User is authorized to more than one agreements.
  Otherwise, the "Contract" will be populated automatically).

- Selection of the borrower in the "Borrower" field. ❷

  (This is an optional step, necessary only when the User represents more than one entity.
  Otherwise, the "Borrower" field will be populated automatically).

- Selection of the counterparty in the "Contractor" field. ❸

- Selection of the "Order" option. ❹

  (If only one invoice/order option is set forth in the Agreement, the field will be populated automatically).

- Entry of the order No. in the "Order No." field ❺ (this field label will change once you have made your selection in "Invoice/Order") field.

- Entry of the order amount in the "Amount" field. ❻

- Selection of the order currency in the "Currency" field. ❼

(This is an optional step, necessary only when the agreement you have selected stipulates the handling of more than one currency. Otherwise, the "Currency" field will be populated automatically).

Once the parameters of the order have been entered, use the "Add" button ❽ to save the order and make it automatically available on the "Invoice/Order Sending" screen with the "To Send" status.

The list of the newly entered orders will also be visible in the "Preview of submitted invoices/orders" section. In that section, you can edit the order, clicking "modify" in the table featuring the invoice/order items. The fields in the upper part of the form will be populated with the edited order data. Once the changes are saved (upon clicking "Save"), the table item will be updated with the values the User has provided. If you mark a given item in the list of the entered orders preview, and click the "Delete" button, the entered orders will be deleted.
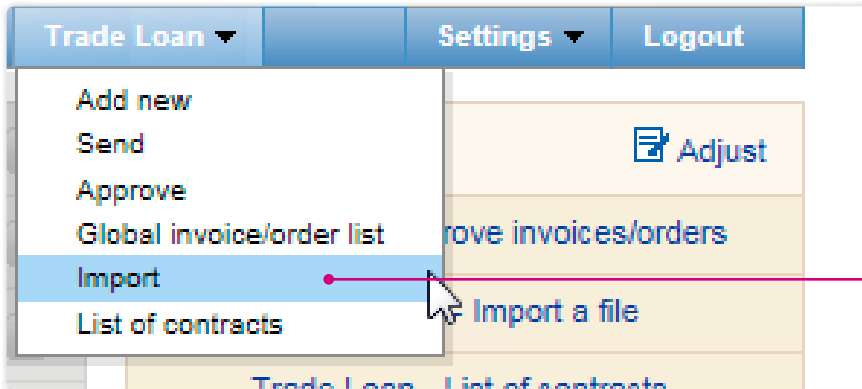

The spot in which messages related to the entered orders are displayed.

Section displaying entered orders.

3.4. Entering invoices / orders via data import

You may also enter invoices or orders, using the 'import" function. Choose "Trade Loan" from the main menu bar, then "Import".

Selection of form to import invoice/order data.

The file import is carried out by a wizard in two steps:

- Indication of the file to be imported, and selection of the file import mode from the templates specified by the Bank or prepared by the User;

- Review of read invoices, error correction, and data edition.
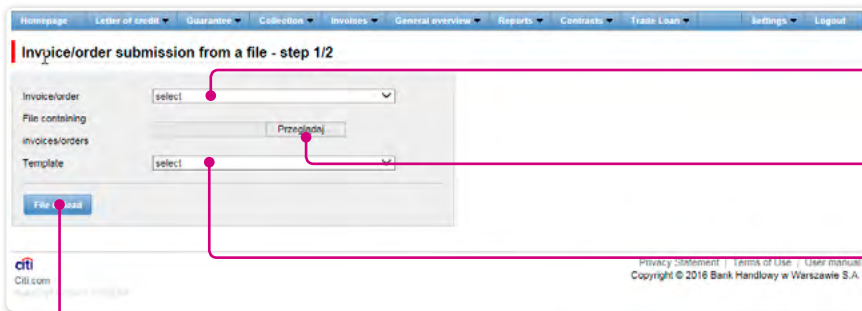

Decision whether import will refer to invoices or orders.

Selection of the file with invoices to import.

Selection of the import mode defined in the import template configuration (**Settings -> Import Mode**).

Click the **File upload** button, and the data import process will commence.

Once the file has been loaded into the system, each row will be analyzed in line with the selected import mode – the rows with appropriate structures will be marked with a ☑, while the erroneous ones will be marked with a ☒ cross.
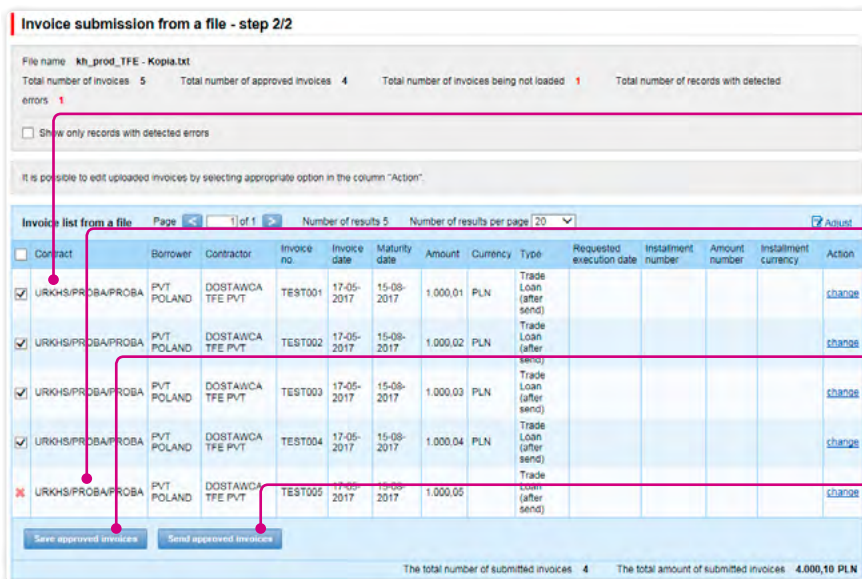
Marking of invoices/orders imported successfully.

Icon signifying an error in the imported invoice/order.

Loading invoices into the Citi Trade Portal base with a possibility to send them later, using the Trade Loan -> Send tab.

Sending an application to be executed by the Bank without having to go through the Trade Loan / Send tab.

The invoices or orders read from the file will be entered in the Citi Trade Portal base with a "To Send" status only after you have pressed the "Save approved invoices" button. At this point, the validation of selected items will be carried out. Using the "Send approved invoices" button, you can send the invoices imported from the file (and omit the invoice entry step). The invoices referring to a given invoice/order will be marked with a "Sent" status following successful validation of sent applications.

If you want:

- to send applications relating to confirmed invoices/orders, the "Requested Execution Date" will be set in the system, by default, as the current date. You can change the Requested Execution Date, editing each invoice/order in the file import step 2, and using the "Change" hyper-link;

- to enter confirmed invoices or orders and send them from the Trade Loan -> Send tab, select the Application Execution Date in a dedicated field (where it is possible to indicate it for a group of invoices/orders). The sending of invoices/orders from the Trade Loan / Send tab has been described in the "Sending" chapter below.

Notwithstanding the above, in the event that the agreement concluded with the Bank stipulates an application execution date set in advance (e.g. Due Date, always), the system will make the transactions pursuant to the terms and conditions of the Trade Loans Framework Agreement.

The date in the "Requested Execution Date" field means the day the Borrower expects the Bank to accept the application. It is not the Execution Date within the meaning of the Trade Loans Framework Agreement.

**What the system does once the "Send approved invoices" option has been selected**

The system begins to process the import and sending of the application/applications to the Bank. The process is asynchronous, i.e. it is taking place in the background, making it possible to use other functions of the system, while the result/response of its activity is not shown immediately.

At the same time, you may perform other operations in the Citi Trade Portal.

You will find information regarding the status of the application/applications, imported and sent to the Bank, in the current status preview screen ("Trade Loan / Preview") in line with the displayed message:

- **The import and sending of the application/applications has begun. You can check the invoice status in the current status preview screen.**

In addition, in the "Background Tasks" info panel at the bottom of the screen, you will see the processing status of the imported file.
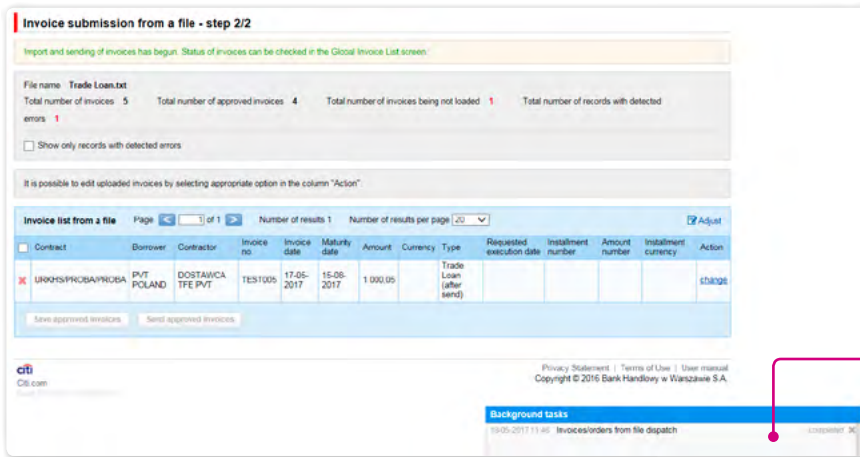
The info panel presenting data concerning ongoing and completed system tasks.

The correct loading of the file depends on whether the file has been prepared in line with an appropriate import mode. The Bank may give you ready-made templates, or you can set the mode yourself. Detailed info on import modes and their creation is available in the platform (Settings –> File template tab), and in the User's Manual (Chapter 12) – File Templates.

3.5. Sending applications

Applications are sent through a dedicated form available in the Trade Loan –> Send menu.
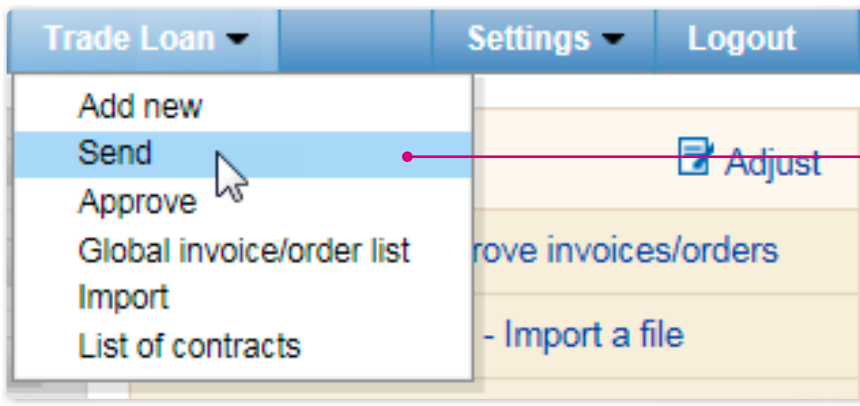
Selection of the Send form.

The invoice sending form is made up of four parts: the filter, the main table, functional elements, and the summary.
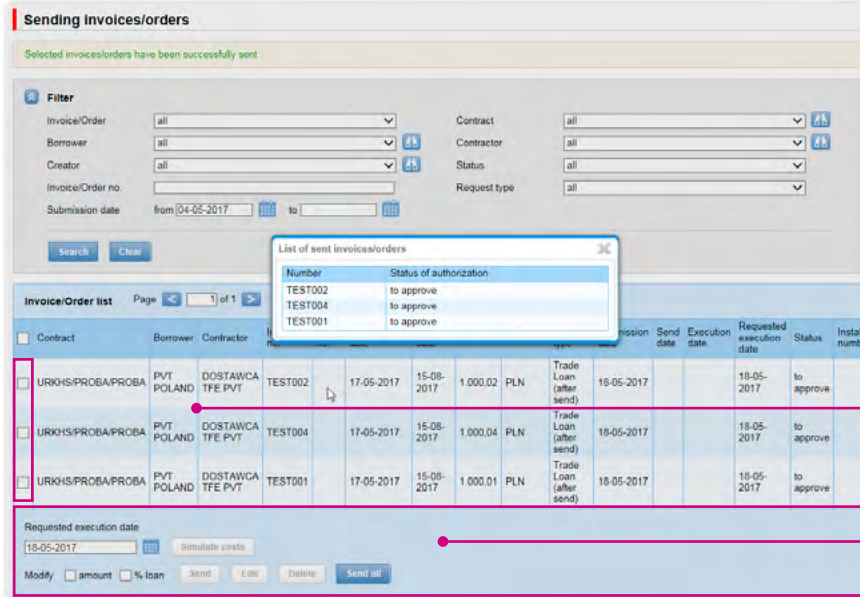
This is where you can select your invoices/orders to be financed with a loan being applied for.

The Summary section – refers to the invoices/orders you have selected by clicking the left column (check box ticked).

To send your applications, you should:

- mark the check box in the main table by the invoice/order you have selected (the last column on the left);

- choose the Requested Execution Date, i.e. the day on which the Borrower would like the Bank to execute the application;

- press "Send".

You may mark for sending any item with the status: "to send" or "rejected".

Once you have clicked the "Send" button, all the marked invoices will be validated.

If any irregularities are found, the sending process will fail, and you will receive an appropriate message displayed in red, for instance:

- **The financing period for Invoice 123/2015 is shorter than the minimum financing period.**

- **Process aborted. No application has been sent.**

In the case of a positive system verification, there will be a message in green, for instance:

- **Selected invoices/orders have been successfully sent.**

In addition, the system will display – in the info window – confirmation of your operation, showing the application status. What you can see on the screen below are the invoices/orders sent by a User bound by the 1-one level Authorization Mode (please see the chapter titled "Authorization").
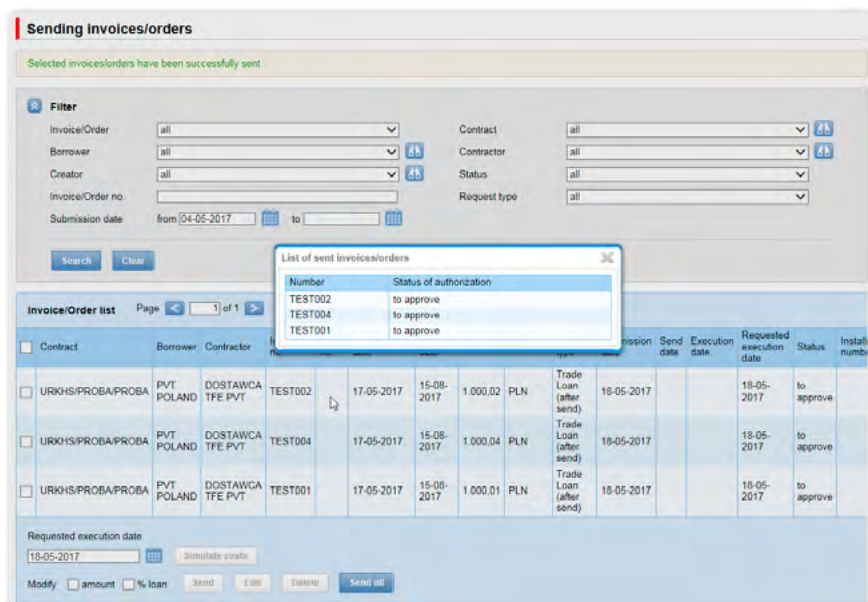

From the level of this form, you may also edit your invoice, delete it or simulate the costs, by pressing the appropriate buttons located under the invoice list. These buttons will be activated upon ticking the check box by at least one invoice from the list.

Also, if you tick a check box by at least one of the invoices from the list, you will see – in the lower right corner of the screen – the application amount, the number of invoices in the application, and the available financing limit stemming from the Trade Loan Framework Agreement.
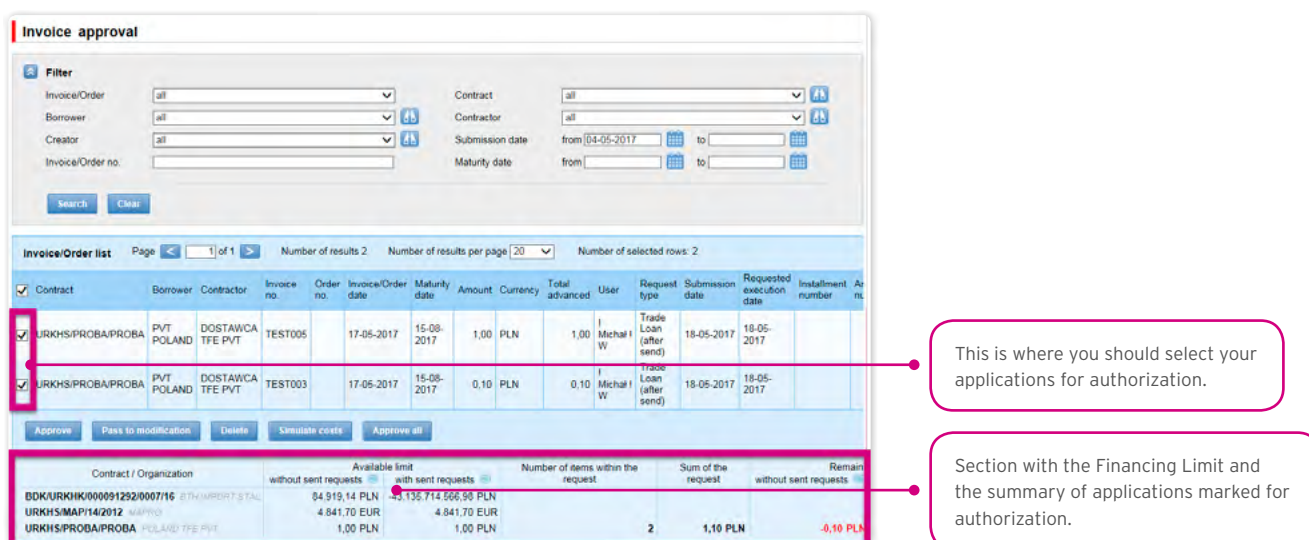
3.6. Authorization

Authorization may be carried out in the Trade Loan -> Approve tab.

Selection of the Approve form.
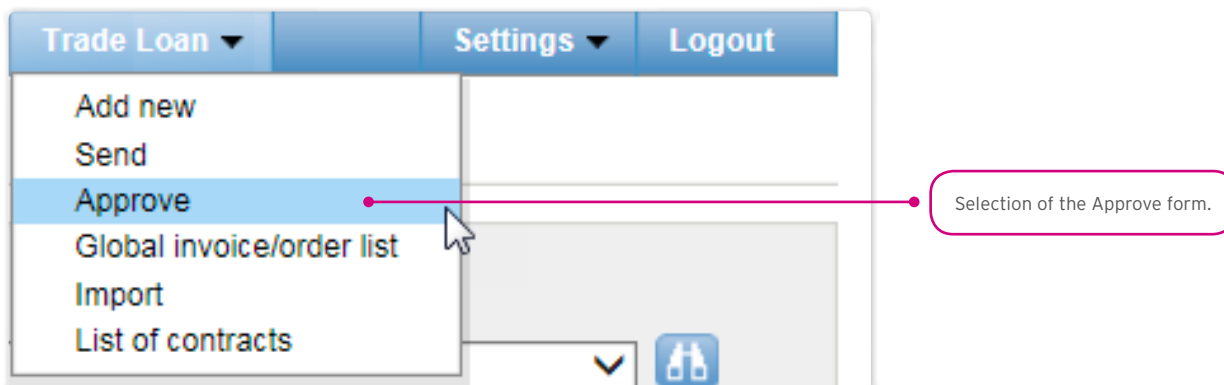
The application authorization consists in marking the invoices/orders for authorization in the appropriate check boxes and pressing the "Approve" button.

The application sent to the Bank via the Citi Trade Portal, duly authorized by the User, will be deemed confirmed by the User, valid and commissioned to the Bank.

This is where you should select your applications for authorization.

Section with the Financing Limit and the summary of applications marked for authorization.

The form is made up of four parts: the filter, the main table, functional elements, and the summary.

You can:

- return the invoice/order for corrections (the "Pass to modification" button);
- delete the invoice/order (the "Delete" button);
- make your authorization (the "Approve" button);
- simulate the costs (the "Simulate costs" button).

The authorization mode laid out in Section II of the Configuration Application (CitiDirect / CitiDirect EB – Activation/Configuration – Citi Trade Portal – Trade Finance) specifies the Customer representation type indicated in Section I of the Configuration Application, i.e.:

1) **one-person representation** – if you have marked the "By Sending" authorization or "1-one level", taking into account that:

The "By Sending" authorization means that you are authorized to contract liabilities as one person and create/send applications on your own;

The "1- one level" authorization means that you are authorized to make one-person representations on behalf of the Customer (to authorize applications) with the reservation that if a given User authorized to create/send applications has created the application in the Network on their own, they cannot authorize it;

2) **two-person representation** – if you have marked the "2-two levels" authorisation

The "2-levels" authorization means that You are authorized to make representations on behalf of the Customer (to authorize applications) along with another person holding the same authorizations, with the reservation that if any User authorized to create/send applications has created the application in the Network on their own, they cannot authorize it.

Therefore, it is advisable for the Customer to configure their authorization in a way making it necessary for at least two Users to act.

3.7. Trade Loan – invoices/orders status preview

The Trade Loan / Global invoice/order list form is the basic system form from the level of which you can preview the current situation with regard to the invoices, orders, applications, and granted loans (and their current statuses).

Selection of the **Trade Loan -> Global invoice/order list** form.
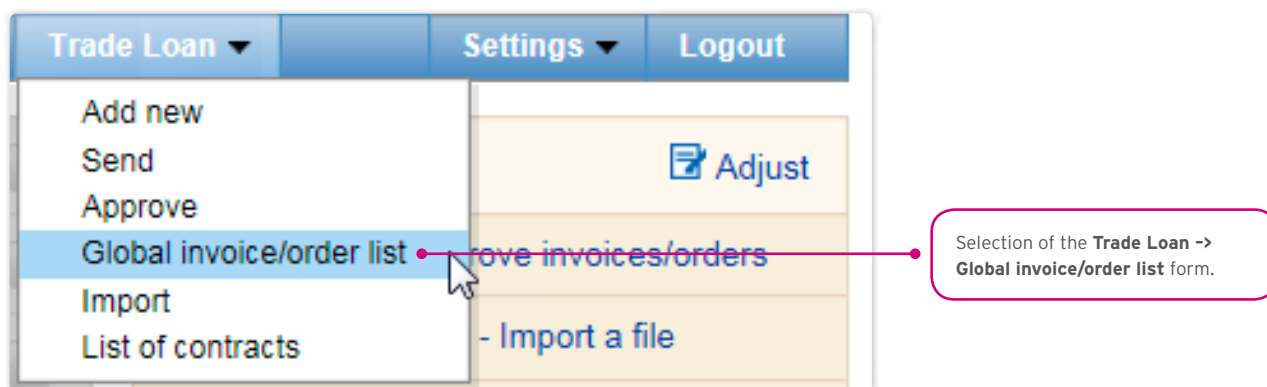
Use the upper part of the screen (grey background) to specify your search/filtering criteria.
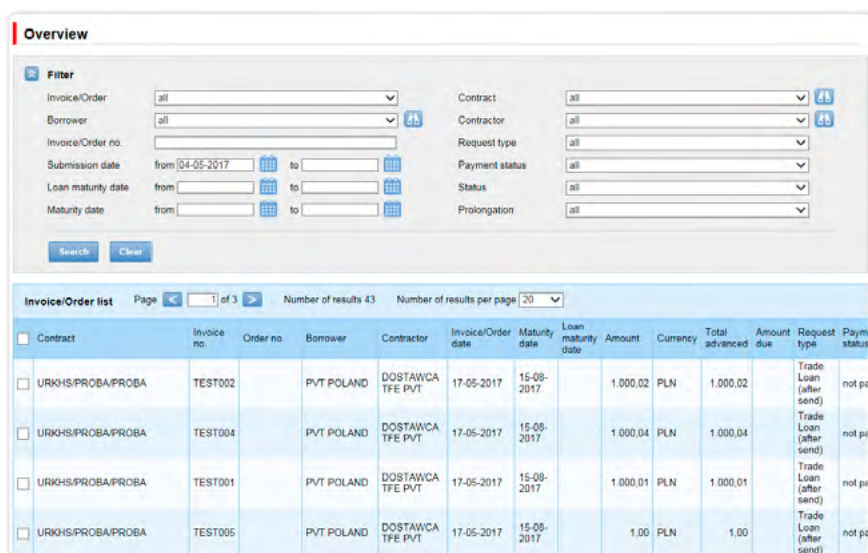
The current status screen will present information on the current status of the invoices. Possible statuses:

- **to approve** – the invoice/order applications are expected to be authorized;

- **to modify** – the invoice/order applications have been rejected during the authorization process, and are expected to be modified;

- **to sent** – the invoices/orders have been entered in the system and await the Borrower's decision on sending the application to the Bank;

- **sent** – the invoice/order applications have been sent to the Bank for execution, before their acceptance by the Bank's transaction system;

- **pending execution** – the invoice/order applications have been sent to the Bank and are being processed by its transaction system;

- **executed** – the invoice/order applications for which the application has been executed, and a loan agreement concluded;

- **deleted** – the invoice/order applications have been sent to the Bank and rejected during the execution process. It is possible to resend them;

- **adjusted** – the invoice/order applications subject to corrections by the Borrower.

3.8. Early repayment" function

It is possible to apply for an early repayment in the Trade Loan -> Global invoice/order list form.

Selection of the **Trade Loan -> Global invoice/order list** form.
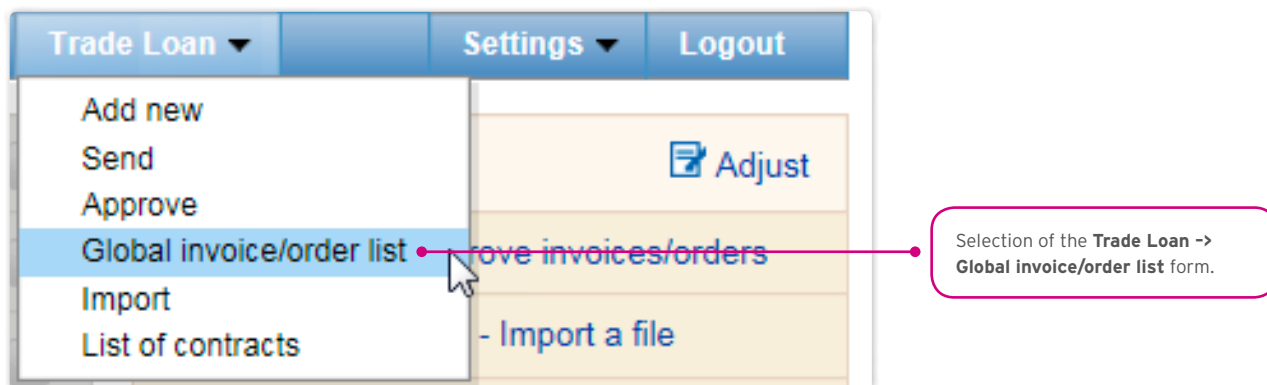
Utilizing the form, you should:

- find the invoice or order that needs to be repaid before its due date. Specify your search/filter criteria at the top of the screen (grey background), and click "Search";

Select the row with an appropriate invoice or order (tick the check box), and click **Early Repayment**.
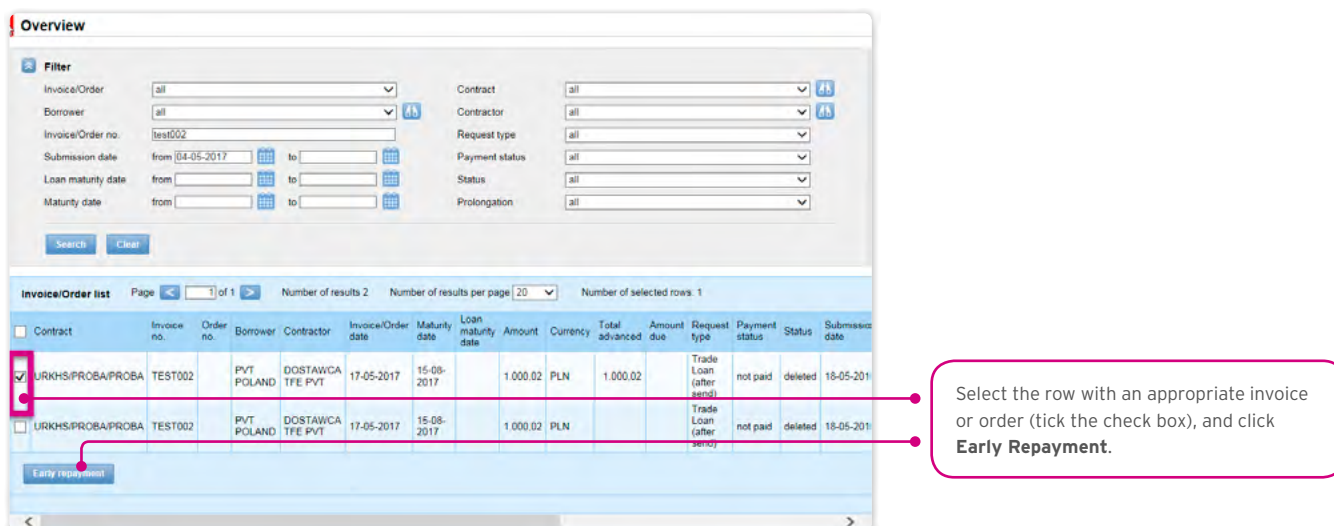
- then, select the invoice/order to be repaid early, ticking the check box in the last column on the left in the chosen row with the invoice/order, and click "Early repayment" (see screen above);

- once the "Early repayment" button has been clicked, there will be a window with a date field. Use this field to provide the early repayment requested date. By default, the system will suggest the current date in this field (screen below);
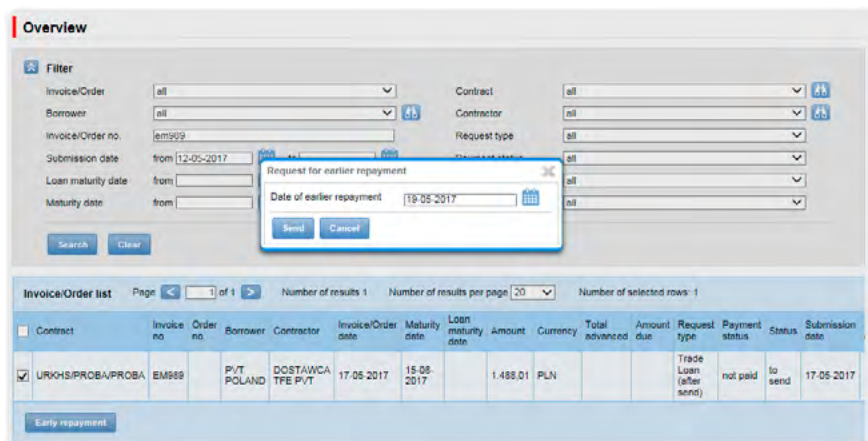
- once the date has been provided, confirm your operation with the "Send" button and have your application sent to the Bank, or press "Cancel" to abort the operation.

Once you have clicked the "Send" button, all the marked invoices/orders will be validated.

If any irregularities are found, the sending process will fail, and you will receive an appropriate message displayed in red, for instance:

- **Invoice/Order no. INVOICE123 – the maturity date has passed.**

- **Process aborted. No request for earlier repayment has been sent.**

In the case of a positive system verification, there will be a message in green, for instance:

- **The request for earlier repayment of selected invoices has been successfully sent.**

3.9. Additional "Preview" screen functions (Trade Loan / Preview)

You can adjust what is displayed in your screen, hiding/unhiding columns.

If you press "Adjust", you will see a selection panel of columns on the current status screen. Complete each modification with the "Save" button at the bottom of the panel. Otherwise, your changes will not be saved.

The configuration is saved individually for each User.

If you press **Adjust**, you will see a selection panel of columns on the current status screen.
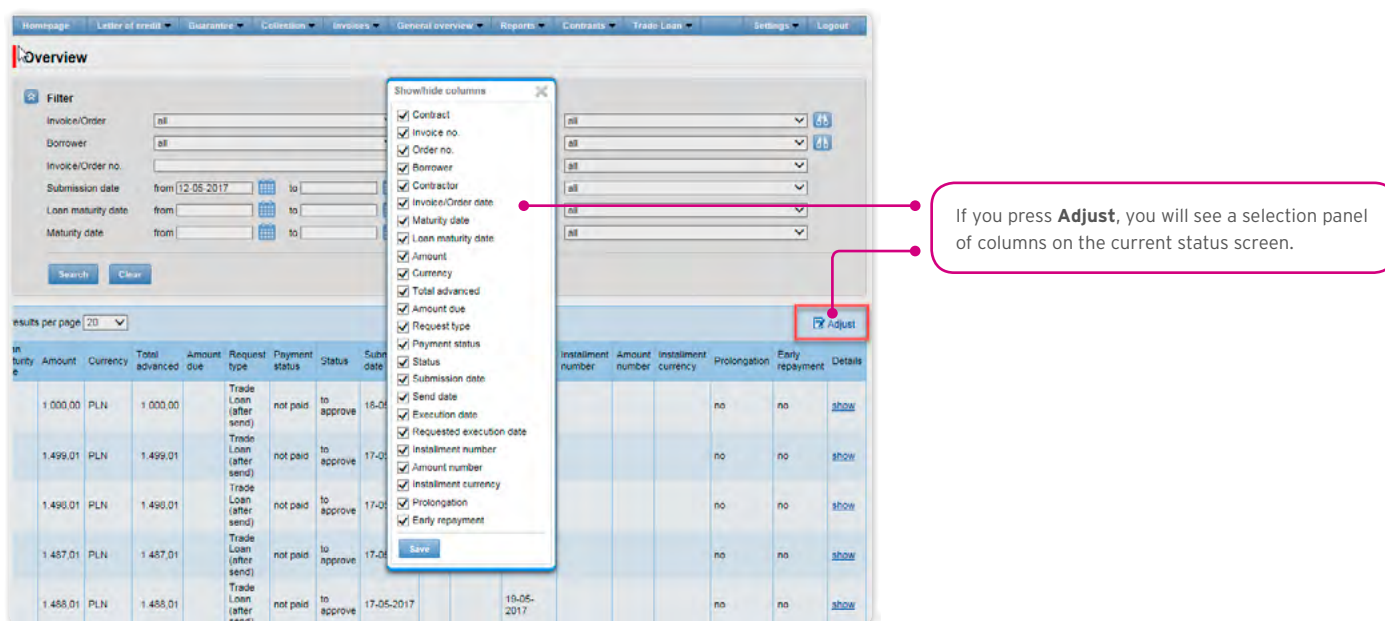
How to sort data in the columns

Any data list in the Citi Trade Portal may be sorted in the descending or ascending order. All you need to do is double click the

selected column header. The triangle symbol you will see in the header means that the sorting has been set.

Saving data into PDF or CSV files.

Once the data has been displayed and at least one list item selected (by marking the check box in the left column), at the bottom of the screen, you will be able to export selected data into PDF or CSV files.

In particular, the CSV format is quite useful, because it is universal and may be used in different spreadsheets, which makes it possible to further analyze exported data.

Selection of list items and data export format.
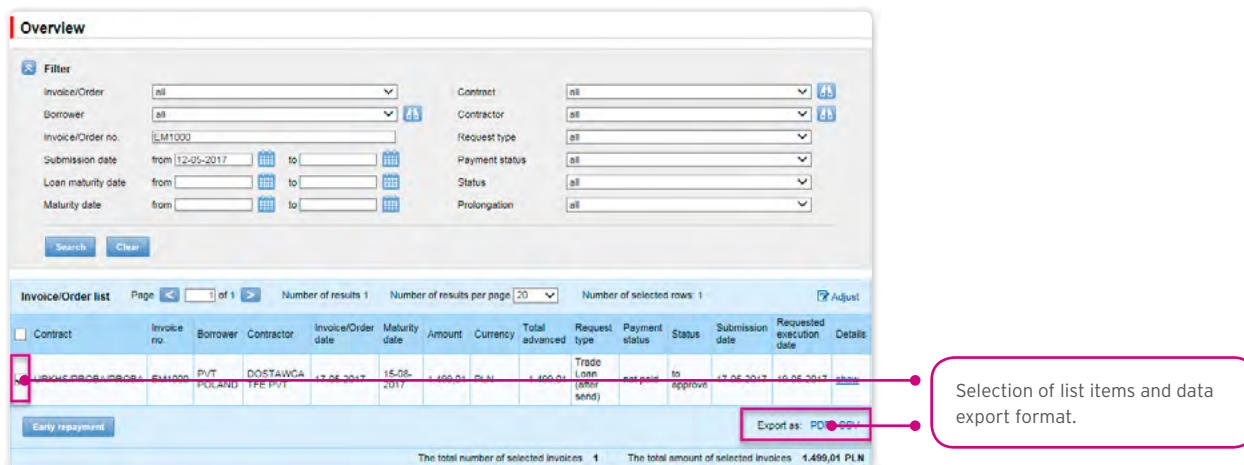
3.10. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	Invoices/Orders to approve	Invoices/orders are sent and await authorization at the level to which the User has entitlements in that Agreement (and the User may authorize this invoice/order, i.e. he / she has not authorized it previously at a lower level). If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled. Notification generated for invoices and orders.
2	Financed Invoices/Orders	Loans were granted – in the contract, in which the User has the right to send invoices / orders. Notification generated for invoices and orders.
3	Information about rejected Invoices/Orders	Invoices / orders have been rejected by the Bank in a contract where the User has the right to send invoices / orders. Notification generated for invoices and orders.
4	Information about paid Invoices/Orders	Invoice / order has been completely repaid in a contract where the User has one right to send invoices / orders. If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled. Notification generated for invoices and orders.
5	Overdue Invoices/Orders	Credits have not been fully repaid and the repayment date has expired; concerns contracts in which the User is authorized to send invoices / orders.

| No	Notification	Event
6	Payment date is coming (X days ahead)	Invoice / Order has not been fully repaid, and in X days (according to the current setting), there is the day of repayment of the loan – it also applies to invoices / orders whose repayment term expires in less than X days but has not yet been notified to the User. The notification concerns invoices / contracts in contracts where the User is granted the right to send invoices / orders. For setting the notification date, free days are excluded (for example, the invoice payment date is set to Tuesday and with the setting for 2 days before the alert will be sent on Friday).
7	Result of importing Invoices/ Orders from a file	End of asynchronous invoicing / post-import orders from the contract file to which you have the authority. The notification is generated after each event (each asynchronous invoice/order import action), separately for each User. Notification generated for invoices and orders.
8	Result of sending Invoices/ Orders from a file	End of asynchronous sending of invoices / orders after import from the contract file to which the User has rights. The notification is generated after each event (each asynchronous invoicing / order action), separately for each User. Notification generated for invoices and orders.
9	Result of asynchronously authorizing Invoices/Orders	End of asynchronous invoice / order authorization running from the invoice / order authorization form under contracts where the User has the right. The notification is generated after each event (each asynchronous invoice / invoice authorization action), for each User individually. Notification generated for invoices and orders.
10	Result of asynchronously sending Invoices/Orders	End of asynchronous sending of invoices / orders running from the invoice / order format under contracts where the User has rights. The notification is generated after each event (each asynchronous sending of invoices / orders running from the invoice / order format), separately for each User. Notification generated for invoices and orders.
11	Payment received from Contractor...X	Notification generated: • based on the contractors' payment references report (Notification generated only for Trade Loan under the Seller option); • for contracts where User has rights to send invoices / orders; • for invoices and orders.
12	Loans were partially settled	Notification generated: • based on the repayment information from the Bank's system; • for contracts where User have rights to send invoices / orders. No account information and repayment will be displayed. If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.
13	Limit threshold set was exceeded	Whenever you increase your contractual exposure beyond your specified threshold, as long as the User is granted the right and one of the rights to send invoices / orders. If the condition is not present at the time the notification is generated for the User (the engagement level is less than the set threshold), the process will be canceled.
14	Bank made debits on Borrower's Account	Notification generated: • on the basis of the Information, whether the repayment has been settled by way of collection; • for contracts where User has the authority to send invoices / orders; • generated for invoices and orders. If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.

3.11. List of alerts

The form enables you to view all the alerts generated for you by the system.
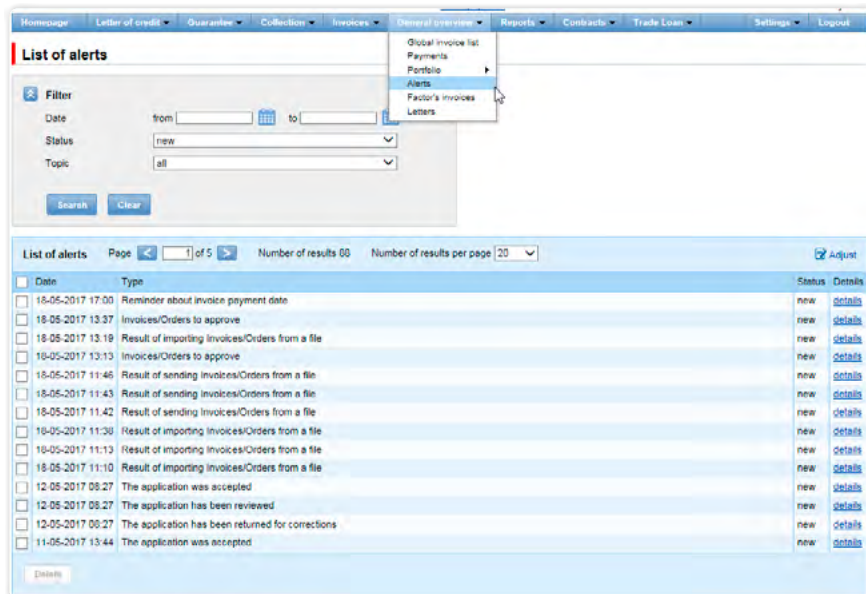
Once you have opened the details of an alert with the "Unread" status, the status will change into "Read".

3.12. Agreements

The list of trade finance products framework agreements concluded with the Bank and serviced by the Citi Trade Portal is available in Trade Loan -> List of contracts tab.

Selection of the **List of contracts** form.
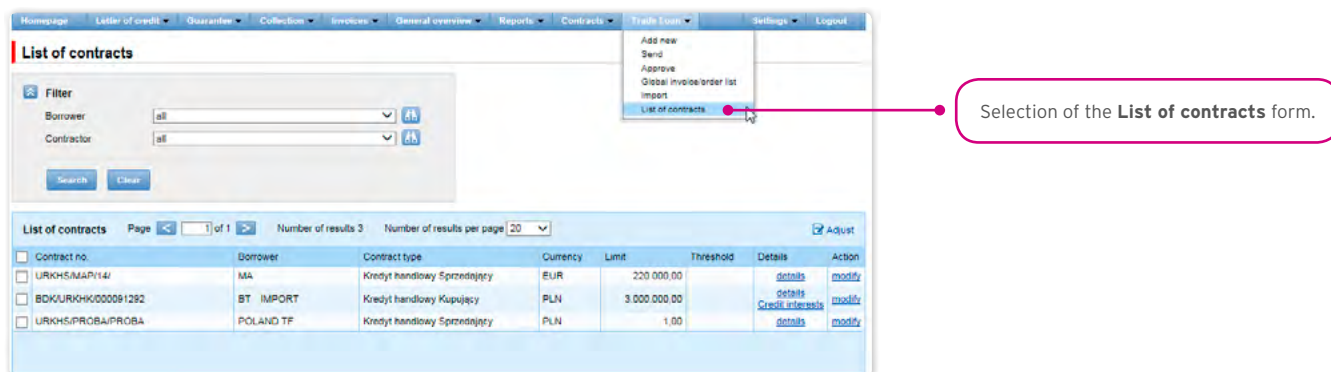
Upon pressing the hyper-link:

- **"show"** – you will see detailed information on each agreement;

- **"modify"** in the "Actions" column, you can change the limit threshold amount of which you may be notified with a notification. The configuration takes place in the Settings -> Notifications tab (the "Limit Exceeded" notification).

- **"Credit interests"** – you will see contractual interest resulting from the Borrower's loan in the loan period in line with the definition in the Trade Loan Framework Agreement.

3.13. Contractual (credit) interest

The info on the amount of interest arising from the loan is available in the Citi Trade Portal, in the "List of contracts" form upon clicking the "Credit interests" hyper-link – "Details" column.

The interest will be charged and presented in line with the Trade Loan Framework Agreement.

Selection of the **List of contracts** form.

The credit interest charged is displayed.

If you click the **Credit interests** hyper-link, there will be a window notifying you of the credit interest charged.

3.14. File Template

In the Settings -> File templates tab, there are file import modes defined by the Bank.

In this form, you may create a new template (if you click the "New template" button). The Citi Trade Portal lets you create your own file template configuration with the reservation that it should be a flat text file

Selection of the **File templates** tab.

Select it to create a new import template.

The ''New file template'' creation screen is formed out of three parts:

- **Structure parameters** – this is where you are supposed to define technical parameters of the file (such as column separators and date formats);

- **File columns** – here, you set the order of columns, and you can set permanent column values;

- **Import Template Test** – this is where you can test the file you created and check whether it is consistent with the newly defined import mode/template.

Naming of one's own import template and parameter setting.

Setting column parameters in the file.

Possibility to test the created import template.

Import template created by the user.

The import template configuration is saved for the Customer, which means that the template will be available to all the Company Users.

Description of import templates existing in the system

(''Trade Loan – Invoices import format).

It is a simple template in which the import file should be prepared as a text file coded in accordance with UTF-8.

Such an import template, in line with its name, **may be used only for invoice data import as regards the Trade Loan Agreements**.

In the import file, there will be transaction rows, each containing necessary information about one invoice.

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Invoice no;Invoice date;Maturity date;Amount;Currency; Requested execution date
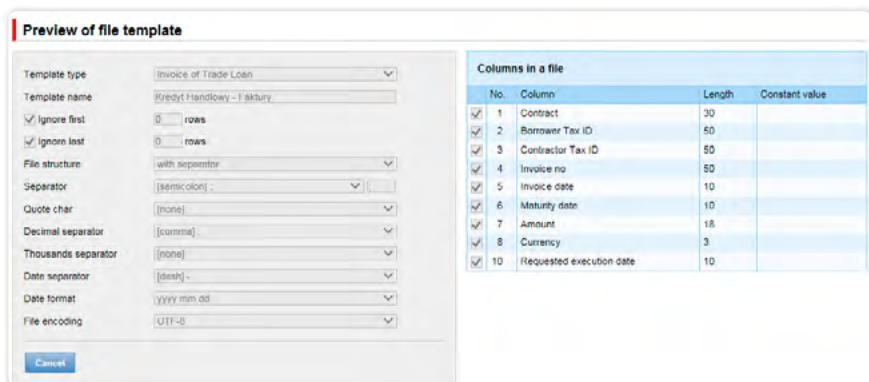
Example:
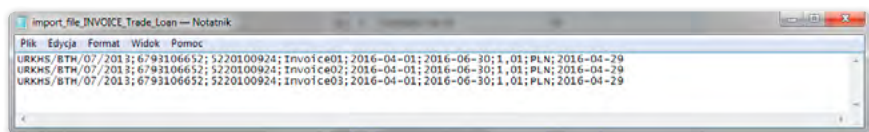
One transaction row looks as follows:

URKHS/BTH/07/2013;6000000000;5000000000;Faktura01;2016-04-01;2016-06-30;1,01;PLN;2016-04-29

"Trade Loan – Order" import format

It is a simple mode in which the import file should be prepared as a text file coded in accordance with UTF-8. Such an import mode, in line with its name, **may be used only for order data import as regards the Trade Loan Agreements**.

In the import file, there will be transaction rows, each containing necessary information about one order.

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Order no;Issue date;Maturity date;Amount;Currency; Requested execution date.
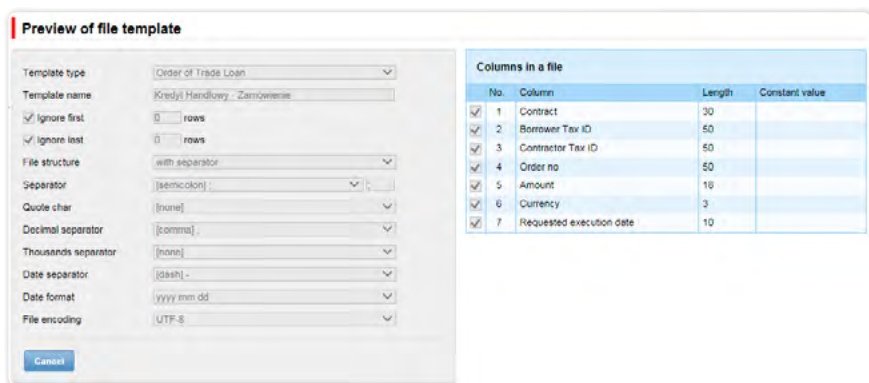
Example:
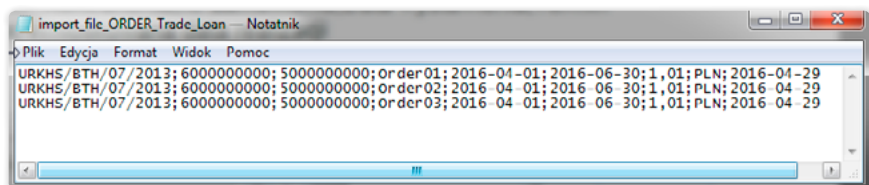
One transaction row looks as follows:

URKHS/BTH/07/2013;6000000000;5000000000;Order01;2016-01-04;2016-06-30;1,01;PLN;2016-04-29

For contracts using the Split Payment Method in settlements, the list of columns available on the "New file template" creation form will be extended for the "Invoice – Loan" template with the following fields:

• Net amount

• VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

The predefined import template containing additional fields for the Split Payment Method:

• SP Trade Loan – Invoices.

Form image – an example for the Invoice – Loan template type:
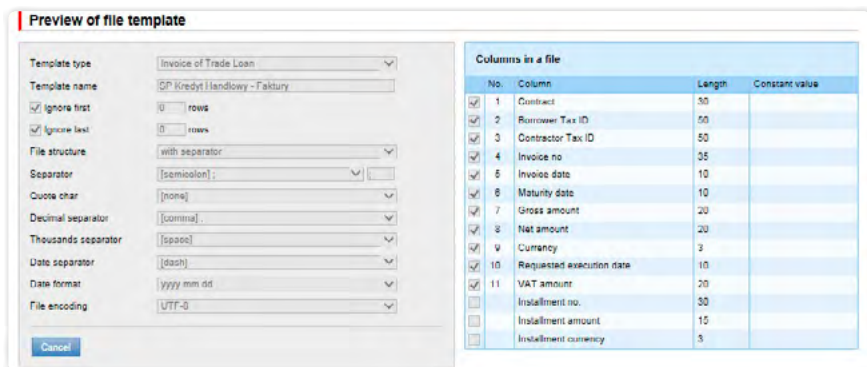
Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Invoice no;Invoice date;Maturity date;Gross amount;Net amount;Currency; Requested Execution Date;VAT amount

Example:
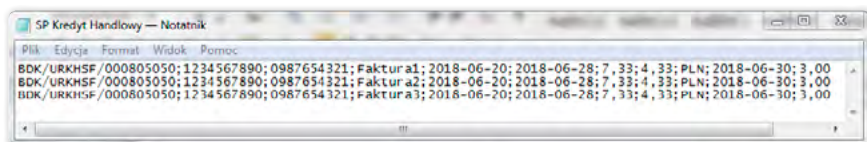
One transaction row looks as follows:

BDK/URKHSF/000805050;1234567890;0987654321;Faktura1;2018-06-20;2018-06-28;7,33;4,33;PLN;2018-06-30;3,00

3.15. Report specifications for Trade Loans

Select **Reports** from the main system menu.

Trade Loan reports have been divided as per the way they have been generated (synchronously and asynchronously). Access to them has been divided into two forms:

1. The **Reports** form – contains synchronously generated reports, i.e. the reports will be displayed or loadable right after you have provided the generation criteria and pressed the function buttons
"Show", "Download CSV", "Download PDF":

2. The **Reports -> Generate reports** form – contains reports which are to be generated asynchronously. The process is asynchronous, i.e. it is taking place in the background, making it possible to use other functions of the system, while the result/response of its activity is not shown immediately.
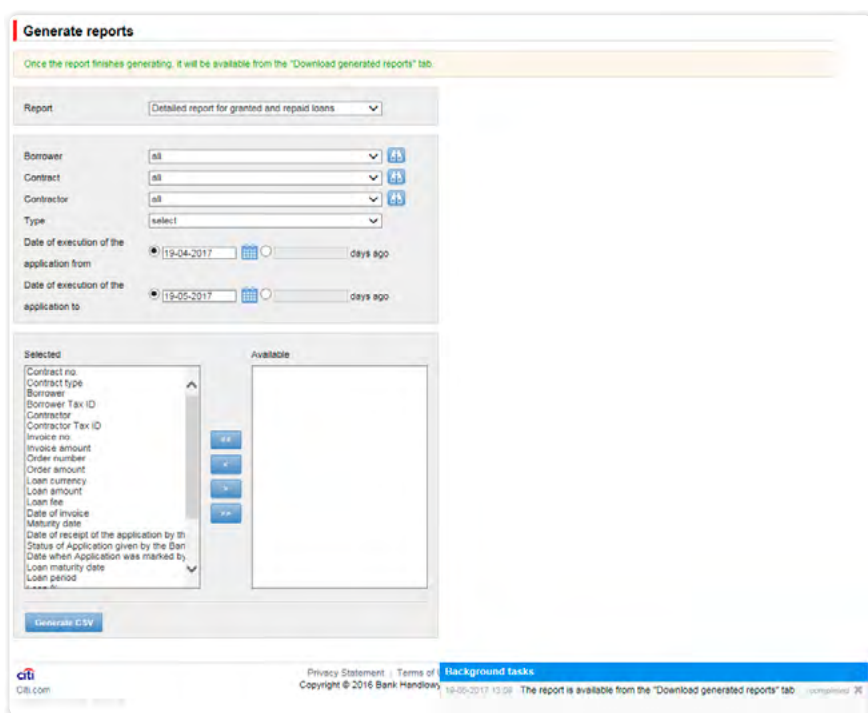
In order to generate an asynchronous report, select a report, specify your generation criteria, and press "Generate CSV".

The system will respond with a message, for instance:

• **Once the report finishes generating, it will be available from the "Download generated reports" tab.**

At the same time, in the "Background tasks" panel in the lower right corner of the system window, you will see the report generation progress:
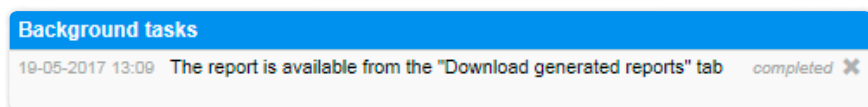
At the same time, you may perform other operations in the Citi Trade Portal.

Once the report has been generated (message in the "Tasks in the Background" panel: Your report is available in the "Reports to Load" form), go to the indicated form to load the report into your own computer.

The **Reports -> Download generated reports** form is a place with generated asynchronous reports, ready for download.

Contractors' payment references report

A report showing information on repayments made by the counterparties.

The report is generated asynchronously.

Available report columns:

Column name	Description
Contract no.	Number of the Trade Loan Framework Agreement signed with the Bank
Borrower	Borrower's short name
Borrower's Tax ID	Borrower's Tax ID
Contractor	Payer's name
Repayment amount	Repayment amount
Currency	Repayment currency
Repayment date	Repayment date
Payment title	Repayment title (in line with the Payer's description)

Borrower's financial limit report
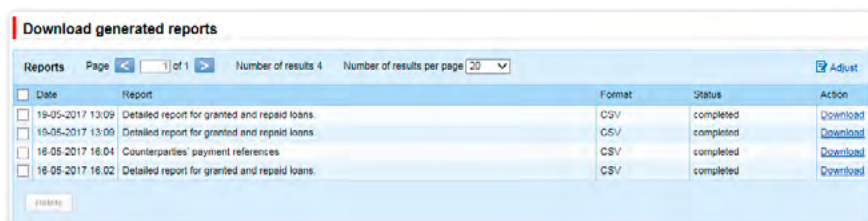
A report showing information on agreement limits.

Available report columns:

Column name	Description
Contract no.	Number of the Trade Loan Framework Agreement signed with the Bank
Borrower	Borrower's short name
Borrower's Tax ID	Borrower's Tax ID
Currency	Agreement limit currency
Limit granted	Financing limit value assigned to a given agreement
Limit available	Finance limit value assigned to a given agreement

Loans status report

The report shows repayments of invoices accepted for processing by the Bank. Each repayment is visible in a separate record.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

Available report columns:

Column name	Description
Borrower	Borrower's short name
Borrower Tax ID	Borrower Tax ID
Agreement No.	Number of the Commercial Loan Framework Agreement signed with the Bank
Order number	Order number
Order amount	Order amount
Invoice No.	Number of the invoice
Invoice gross amount	Invoice gross amount
Contractor	Contractor short name (name of the buyer as regards a given invoice)
Contractor Tax ID	Contractor Tax ID
Loan amount	Paid loan amount
Currency	Loan currency
Loan fee	Net total of commissions for the financing of a given invoice
Loan disbursement date	Application execution date
Maturity date	Payment date set in the invoice
Loan maturity date	Payment date specified in the Trade Loan Framework Agreement signed with the Bank
Last repayment date	Date of the last payment for a given invoice/order
Amount Paid	Amount of all payments made for a given invoice (inclusive of a given repayment)
Amount due	Difference between the loan amount and the received payment
Loan status	If the value in the "Outstanding Amount" column is 0, the value shown will be "repaid". Otherwise, it will be "withdrawn"
Debit on Borrower's Account	Info on whether the funds have been withdrawn from the Borrower's account or other accounts of the Borrower, administered by the Bank, in order to settle granted loans (YES/NO)
Invoice net amount	Invoice net amount
Invoice VAT amount	Invoice VAT amount

Detailed report on granted and repaid loans

The report presents a comparison of invoices and orders within the granted loan. The information returned by the report illustrates the current status of each granted loan, inclusive of repayments. Each repayment is visible in a separate record.

The report is generated asynchronously.

Available report columns:

Column name	Description
Contract No.	Number of the Commercial Loan Framework Agreement signed with the Bank
Contract type	Specification of the Trade Loan Agreement type
Borrower	Borrower's short name
Borrower Tax ID	Borrower Tax ID
Contractor	Contractor short name (name of the buyer as regards a given invoice)
Contractor Tax ID	Contractor Tax ID
Invoice No.	Invoice number
Invoice gross amount	Invoice gross amount
Order number	Order number
Order amount	Order amount
Loan currency	Loan currency
Loan amount	Paid loan amount
Loan fee	Loan fee
Date of invoice	Invoice date
Maturity date	Payment date set in the invoice
Date of receipt of the application by the Bank	Date on which the Bank received the application
Status of application given by the Bank	Application status assigned by the Bank
Date when application was marked by the Bank as completed	Date on which the Bank accepted the application and marked it with the "Executed" status
Loan maturity date	Payment date specified in the Trade Loan Framework Agreement signed with the Bank
Loan period	The period between the date on which the Bank accepted the application and marked it with the "Executed" status, and the Due Date
Loan %	Crediting percentage expressed as a relation of the loan paid amount to the invoice/ order value
Amount of repayment	Value of received repayment
Date of receiving payment	Date of a given payment for a given invoice/order
Amount due	Difference between the loan amount and the received payment
Debit on Borrower's Account	Info on whether the funds have been withdrawn from the Borrower's account or other accounts of the Borrower, administered by the Bank, in order to settle granted loans (YES/NO)
Application paid/ not paid	Marking of the application as regards its repayment. Possible values: repaid/not paid
Amount paid	Amount of all payments made for a given invoice (inclusive of a given repayment)
Invoice net amount	Invoice net amount
Invoice VAT amount	Invoice VAT amount

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