

## Cross Border Funds Transfer

- In the main menu, select the tab **Payments**.
- In the tab Payments, select the option **Input New Outgoing**.
- Select **Account** to be debited.
- Select **Payment Currency** other than PLN.
- Select **Cross Border Funds Transfer**.
- Enter **Payment Amount**.
- You can select "Remember my choices"- this way these parameters will be entered automatically. Otherwise, select **Continue**.
- Enter **Payment Details**:
  - Transaction Reference Number** - if this option is available, enter any sequence up to 10 characters.
  - Debit Value Date** - transaction execution date.
  - Payment Details**: 3 lines, 35 characters each.
  - Charges Indicator**: define the payer of the fees:
    - Beneficiary - all fees to be paid by the recipient.
    - OUR - all fees to be paid by the ordering party.
    - Shared - each party is to pay the fees of its bank.
  - Charges Account**: select the account to be debited with the fees. By default, the system will choose the debited account.
  - Mark this Payment as Important** - in the item Payments -> Show all payments. The transaction will be displayed as first.
  - Other Instructions**: additional instructions for the bank. Here, you may enter, for example:
    - VDO** - the beneficiary's account will be credited on the transfer execution date.
    - VD1** - the beneficiary's account will be credited on the next day after the transfer execution date.
    - Currency conversion** - specify the currency rate you have agreed and the name of the bank's employee who has signed the contract.
    - TARGET2** - the payment can be executed only in EUR, and if the charging option "Shared" has been selected
- Enter **Beneficiary Details**:
  - Beneficiary Name**.
  - Beneficiary Bank Routing Method**.
  - Beneficiary Bank Routing Code** - enter the code of the beneficiary's bank (e.g. SWIFT), and the bank's name will be filled automatically. Do not fill out this field manually.

The screenshot shows the CitiDirect main menu. The 'Payments' tab is selected and highlighted. A red circle with the number '1' points to the 'Payments' tab. Below the menu, there are three main sections: 'Payment Initiation' (with sub-options: Pay Using Templates, Quick Entry From Templates, Input New Outgoing), 'Template Management' (with sub-options: Create New Outgoing, To Submit/Modify, To Authorize), and 'Client Logged in as: DEMO POLAND'. A red circle with the number '2' points to the 'Input New Outgoing' option.

The screenshot shows the 'Payment Method' selection screen. It includes fields for 'Debit Account' (51 1030 1508 0000 0001 0003 5057 - Demo), 'Account Name' (Demo 2 EUR), 'Branch Name' (WARSAW CITIBANK), 'Debit Account Balance' (0.00 EUR), and 'Payment Currency' (EUR - EMU EURO). There are also fields for 'Payment Method' (Cross Border Funds Transfer) and 'Payment Amount'. A red circle with the number '3' points to the 'Debit Account' field, '4' to 'Payment Currency', '5' to 'Payment Method', and '6' to 'Payment Amount'. At the bottom, there are 'Continue' and 'Clear All' buttons, with a red circle '7' pointing to the 'Continue' button.

The screenshot shows the 'Cross Border Funds Transfer' form. It is divided into several sections: 'Payment Details' (Transaction Reference Number, Debit Value Date, Charges Indicator, Charges Account, Mark this Payment as Important), 'Beneficiary Details' (Beneficiary Name, Beneficiary Bank Routing Method, Beneficiary Bank Routing Code, Beneficiary Bank Name, Beneficiary Bank Address Line 1-3, Beneficiary Account Number), 'Intermediary Bank Details', 'Ordering Party Details', and 'Add Recurring Payment Instruction'. A red circle with the number '8' points to the 'Payment Details' section, '9' to the 'Beneficiary Details' section, and '10' to the 'Save As Template' section. At the bottom, there are buttons for 'Submit', 'Submit and Copy', 'Copy', 'Save As Draft', 'Cancel', and 'Clear Entered Data', with a red circle '11' pointing to the 'Submit' button.

- Beneficiary Account Number - enter the account number in the international standard used in a given country, e.g. enter IBAN for EU member states.
10. If you wish to save a payment as a template, tick the option **Save As Template** and complete the details.
  11. Select **Submit** in order to enter the transaction.

More useful tips on how to use CitiDirect BE can be found [HERE >>](#)