



## **CitiDirect<sup>®</sup> Online Banking**

### **Standing Instruction - Recurring Payments**

#### **CitiService**

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## Table of Contents

Table of Contents .....	1
1. Introduction .....	2
2. Key terminology .....	3
3. Entering Standing Instructions.....	4
3.1 Choosing the submission entry point .....	4
3.2 Entering payment details .....	5
3.3 Entering Standing Instruction details .....	5
3.4 Defining Payment Schedule Details .....	8
3.5 Reviewing and saving Schedule Details .....	11
3.6 Submitting Standing Instruction.....	13
3.7 Submitting Recurring Payments with Amount Type 'Variable' .....	13
3.8 Authorization of Standing Instructions .....	14
3.9 Standing Instruction View .....	16
4. Repair/Modification of Standing Instruction .....	17
4.1 Repair of Standing Instruction .....	17
4.2 Modification of Standing Instruction.....	18
4.3 Deleting a Standing Instruction.....	18
5. Standing Instruction Reporting .....	20
5.1 Reporting Options.....	20
5.2 Standing Instructions Library .....	21

## 1. Introduction

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**Recurring Payments** is a self-servicing tool that enables the Client to set-up one **standing instructing** in order to plan many recurring payments generated in regular time intervals (e.g. on first day of each month), with no need for the manual processing on the side of the Client or the Bank.

Standing Instruction is an instruction containing the payment details and schedule of sending recurring payments, e.g. the Client enters one standing instruction for a payment to be generated once a month for six months. The resulting six payments are recurring payments.

There are many settings available, such as including holidays in the recurring instruction calendar, automatic rollover of payments on next or previous business day, according to User's preference, making payments with fixed or variable amount, using existing authorization flow or creating a schedule especially for Standing Instruction.

Described in detail in the further part of this User Manual are the recurring payment calendar settings, generating reports from for transactions made with use of this payment method, standing instruction and recurring payments notifications, as well as other useful information about Standing Instruction functionality in CitiDirect.

The recurring payments, designated by a source instruction – Standing Instruction, are available through the CitiDirect portal. If you wish to begin using this functionality for creating payments, please contact:

CitiService

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## 2. Key terminology

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**Standing Instruction** is an instruction created when the Client logs into the CitiDirect platform and enters transaction details one time for a payment that is to be repeated at scheduled dates determined by the Client.

**Recurring Payments** are individual payments generated at set intervals from a standing instruction. Recurring payments can be applied both for domestic funds transfers and cross-border funds transfer.

**Payment Details** are the transaction details required to make the recurring payments, e.g., payment amount, payment currency, beneficiary account number, beneficiary bank details and payment method, etc.

**Schedule Details** are the dates and days of the week that payment dates fall on as a result of the payment schedule defined by the User. A detailed view of the schedule showing payment dates that fall on weekends or holidays as a result of the frequency defined is viewable to the User at the input level, e.g., the User chooses to make a payment once a month, on the 5th of every month. The schedule details will show the User that the 5th of May falls on a weekend.

**Recurrence Pattern** is the frequency at which recurring payments are made. Users can choose daily, weekly or monthly recurrence patterns.

**Recurring Payment Amount Type** is a field that Users must fill in when entering a standing instruction to define the recurring payment amounts as **fixed** at each recurrence or **variable** at each recurrence.

**Fixed Amount** means that the recurring payment is the same value at each recurrence, e.g. a customer chooses to make a payment of \$5,000 once a month.

**Variable Amount** means that the recurring payment is a different amount at each recurrence, e.g. a customer pays a utility bill on the 1st of every month, but the amount due is different each month.

## 3. Entering Standing Instructions

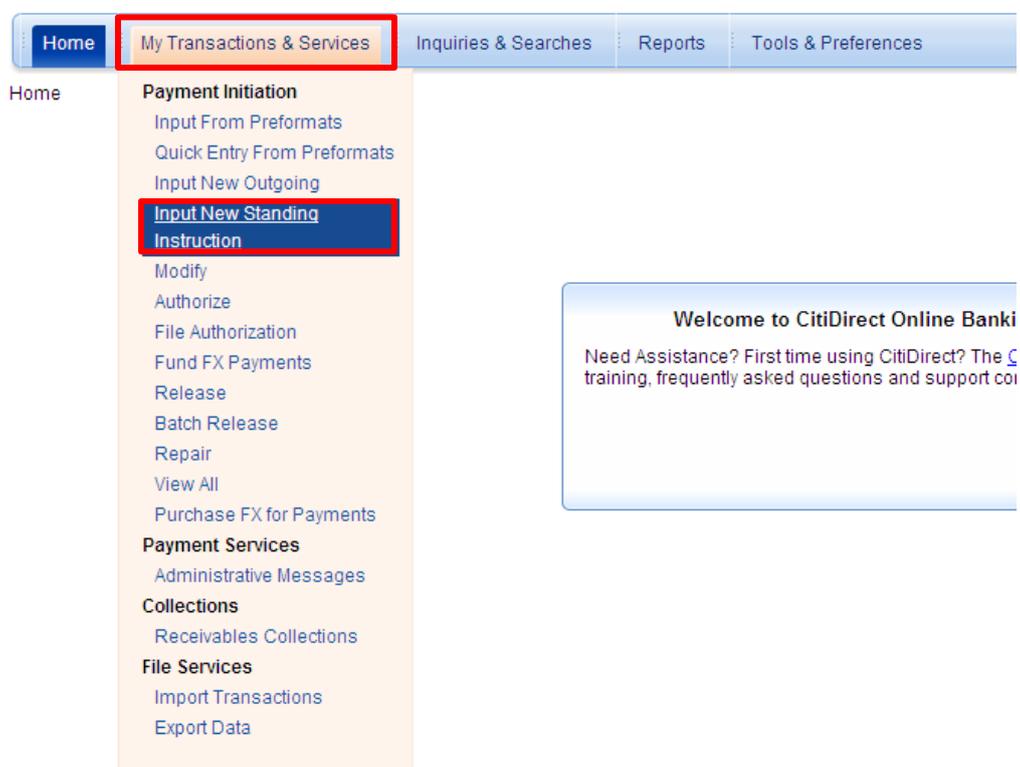
After the Standing Instruction functionality is enabled on the Client Profile in CitiDirect, standing instructions may be initiated by following the steps outlined below.

### 3.1 Choosing the submission entry point

Standing instruction may be initiated in two ways:

Option 1: Enter through **My Transactions & Services** menu.

Click **My Transactions & Services** tab on the navigation bar, and select **Input New Standing Instruction** from the dropdown menu.



Option 2: Enter through Payments Summary screen.

Select **My Transactions & Services** from the navigation bar.

- 1) Click **Modify**
- 2) **Payments Summary** will appear.
- 3) Click the **New** button in the right lower corner of the screen.
- 4) Select **New Standing Instruction**

Payments Summary Last Login Date 23/12/2013 14:45:53

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

Creation Method	(1) Bene or Debit Party Name	Ccy	Amt	Value Date
Recurring Payment	FULL LENGHT BENEFICIARY NAME LINE 1	PLN	0.01	01/10/2013
Recurring Payment	FULL LENGHT BENEFICIARY NAME LINE 1	PLN	0.01	30/09/2013

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

BranchProcessing Location: WARSAW CITIBANK  
Debit Account Name: GLOBAL TRANSACTION SERVICES  
Charges Indicator:  
Creator Name / Date / Time:

From Preformat  
Quick Entry From Preformat  
New Outgoing Payment  
New Incoming Payment  
New Standing Instruction

Submit New Delete Go to Details Other Options

## 3.2 Entering payment details

Once the user selects **Input New Standing Instruction** following either of the two options outlined above, the **Payment Method** selection form will be loaded.

Payment Detail Last Login Date 23/12/2013 14:45:53

Payment Method

Preformat Code

Debit Account Number / Currency / Name  
70 1030 0006 0000 0001 0004 5001 PLN GLOBAL TRANSACTION SERVICES

Payment Currency / Amount  
PLN 1.00  Use This Currency For Next Payment

Payment Method  
Domestic Funds Transfer Payment Type  
Ordinary Payment

Domestic Funds Transfer Details

Transaction Reference Number   Confidential  
 Faster Payment

Beneficiary Account Number  Beneficiary Name / Address

Beneficiary Bank Routing Code  Beneficiary Bank Name

Payment Details

\* Required Field

Submit Create / Modify Standing Instruction Schedule Submit and Create Preformat Submit and Copy Copy Delete Next Return to Summary Other Options

**Note:** Users may manually enter a transaction reference number applicable to the Standing Instruction. The reference numbers for each recurring payment will be automatically generated by the system.

## 3.3 Entering Standing Instruction details

Click on **Create/Modify Standing Instruction Schedule** to open the details dialog box and enter the following fields:

- 1) **Standing Instruction Name:** Assign a name to the Standing Instruction. All Standing Instructions must be assigned a unique name to easily locate and search for the instruction later.
- 2) **Start Date:** Enter a start date for the payment schedule. Note that the User must enter the start date at least 1 day in advance.

- 3) **End Date:** Enter an end date for the payments schedule. Note that the maximum schedule length is 18 months.
- 4) **Standing Instruction Type** (optional): Fill in this field by looking up a standing instruction type to designate the purpose of the standing instruction, e.g., rental payment, insurance payment. Look up the standing instruction type by clicking on the arrow to the left of the Standing Instruction Type field. The standing instruction type is created and stored in a user-maintained library of standing instructions for future reference and reporting.
- 5) **Business Unit** (optional): Fill in this field by looking up the name of the business unit making the payment. The business unit name is created by the User and stored in a user-maintained library of standing instructions.
- 6) **Email Address** (optional): Click on the arrow to the left of the field to look up and select an email address previously added to the library to receive notifications. Email addresses are created by the User and stored in the standing instructions library. Entering an email address subscribes users to receive notifications for the following three events:
  - Payment schedules are due to expire. Notifications that schedules are due to expire will be sent on the day that the last recurring payment is initiated in the CitiDirect system;
  - Standing Instructions have been cancelled;
  - Recurring payments have been successfully initiated.
- 7) **Auto roll over:** Select this option if you want the standing instruction to roll over (renew). After selecting this option and indicating the standing instruction **Auto Roll Over End Date**, the standing instruction will begin to roll over until this date. If the auto roll over end date falls on a day before the end of the Standing Instruction schedule, the payments will be generated according to the schedule only until the auto roll over end date.

In the **Auto Roll Over Flow** field (visible after Auto roll over option is selected), the User may select the method of the standing instruction roll over. The standing instruction can roll over automatically or require authorization before each roll over.

The screenshot shows a form titled "Standing Instruction Details" with the following fields and callouts:

- Standing Instruction Name:** A text input field containing "STANDING INSTRUCTION". Callout: "Assign a **name** to the Standing Instruction. Each standing instruction must have a unique name."
- Start Date:** A date picker field showing "27/12/2013". Callout: "Enter a **start date** for the payment schedule. The start date must be at least 1 day in advance."
- End Date:** A date picker field showing "27/12/2014". Callout: "Enter an **end date** for the payments schedule. The maximum schedule length is 18 months."
- Auto Roll Over:** A checkbox that is currently unchecked.
- Standing Instruction Type:** A dropdown menu with a downward arrow. Callout: "Optional field. Look up the **standing instruction type** to designate the purpose of the standing instruction."
- Business Unit:** A text input field. Callout: "Optional field. Look up the **name of the business unit** making the payment."
- Email Address:** A text input field with a dropdown arrow on the left. Callout: "Optional field. Click on the arrow to the left of the field to look up and select an email address to receive notifications."

In the **Standing Instructions Detail** dialog box, fill in the following fields:

1) **Recurrence Pattern:** Select a recurrence pattern from the three options of Daily, Weekly or Monthly.

2) **Recurring Payment Flow:** Users have the following options for the payments flow that the recurring payments will follow:

- Straight-through-processed recurring payments without any additional authorizations (available for fixed amount recurring payments).
- Require authorizations, according to the user-defined flow, for recurring payments (authorization is required for all variable amount recurring payments).

3) **Holiday Options for Recurring Payments:** Users have the following three options for payment dates falling on weekends or holidays:

- **Move to Next Business Day:** Every time a payment date falls on a weekend or a holiday, the payment will be made on the next available business day.
- **Move to Previous Business Day:** Every time a payment date falls on a weekend or a holiday, the payment will be made on the previous business day.
- **Skip on Holidays:** Every time a payment date falls on a weekend or a holiday, the payment will be skipped and no payment will be made.

4) **Recurring Payment Amount Type:** Users can select from the following two options:

- **Fixed** amount type means that a payment of the same amount will be made at each recurrence.
- **Variable** amount type means that the payment amount will vary at each recurrence and each time it is initiated, it will require entering the payment amount.

**Note:** Recurring payment with the 'variable' amount type cannot be straight-through processed - it will require a user-defined flow so that the payment amount can be entered and authorized at each recurrence. If the user attempts to submit a recurring payment of variable amount type without defining a payment flow, a dialog box will appear with a message to prompt the user to define a payment flow.

During the creation of standing instruction with 'variable' amount type an amount different from zero needs to be input to the recurring payment – this amount can be modified after such payment is initiated.

5) **Recurring Payment Start Time:** Users have the option to select a time of day for payments to be made – according to the options available from the 'Recurring Payment Start Time' field.

There are two types of the recurring payment amount:

1. **Fixed** – same payment amount at each recurrence
2. **Variable** – the payment amount will vary at each recurrence

Choose one of the two options - 'straight to release' or authorization according to 'user defined flow'.

Choose the hour of the payment initiation.

### 3.4 Defining Payment Schedule Details

In the **Standing Instructions Detail** dialog box, click on the link **Recurring Payments Schedule Details** to modify and review schedule details.

Users have three options for defining a recurrence pattern:

- Daily
- Monthly
- Weekly

#### 1) Daily

Clients have two options to define the daily frequency detail.

**Every Business Day:** Under this frequency, payments must be generated for all business days between the schedule's start and end dates.

The screenshot shows the 'Recurring Payment Details' form. The 'Frequency Detail' dropdown is highlighted with a red box and contains the text 'Every Business Day'. Other fields include 'Recurring Payment Amount Type' (Fixed), 'Recurring Payment Flow' (Straight to Release), 'Recurring Payment Start Time' (6.00 AM), 'Recurrence Pattern' (Daily), and 'Holiday Options for Recurring Payment' (Move to Previous Business Day). A 'Recurring Payments Schedule Details' hyperlink is visible below the form. At the bottom, there are 'Clear', 'Print', and 'Cancel' buttons.

When the user clicks on the Recurring Payment Schedule Details hyperlink, the below window displays the list of Recurring Payments that are planned according to the frequency defined.

The screenshot shows a window titled 'Recurring Payments Schedule Details' containing a table with the following data:

Value Date	Transaction Initiation Date	Status	Value Date moved due to Holiday?	SKIP
27/12/2013	27/12/2013	PENDING	No	No
30/12/2013	30/12/2013	PENDING	No	No
31/12/2013	31/12/2013	PENDING	No	No
02/01/2014	02/01/2014	PENDING	No	No
03/01/2014	03/01/2014	PENDING	No	No
07/01/2014	07/01/2014	PENDING	No	No
08/01/2014	08/01/2014	PENDING	No	No
09/01/2014	09/01/2014	PENDING	No	No
10/01/2014	10/01/2014	PENDING	No	No
13/01/2014	13/01/2014	PENDING	No	No
14/01/2014	14/01/2014	PENDING	No	No
15/01/2014	15/01/2014	PENDING	No	No
16/01/2014	16/01/2014	PENDING	No	No
17/01/2014	17/01/2014	PENDING	No	No
20/01/2014	20/01/2014	PENDING	No	No
21/01/2014	21/01/2014	PENDING	No	No
22/01/2014	22/01/2014	PENDING	No	No
23/01/2014	23/01/2014	PENDING	No	No
24/01/2014	24/01/2014	PENDING	No	No
27/01/2014	27/01/2014	PENDING	No	No

At the bottom of the table, it says '<< Row 0 of 252 >>' and '(1)(2) sorted columns'. There are 'Save', 'Cancel', and 'Print' buttons at the bottom right of the window.

**Every Number of Days:** This option is to make the payment every X number of days, e.g., if User inputs "Every 2 Days" the payment will be generated every two days. Clients may input any number from 1 to 31.

The screenshot shows the 'Recurring Payment Details' form. The 'Frequency Detail' dropdown is highlighted with a red box and contains the text 'Every Number of Days'. The 'Run Every: Number of Days' field is also highlighted with a red box and contains the number '2'. Other fields include 'Recurring Payment Amount Type' (Fixed), 'Recurring Payment Flow' (Straight to Release), 'Recurring Payment Start Time' (6.00 AM), 'Recurrence Pattern' (Daily), and 'Holiday Options for Recurring Payment' (Move to Previous Business Day). A 'Recurring Payments Schedule Details' hyperlink is visible below the form. At the bottom, there are 'Clear', 'Print', and 'Cancel' buttons.

If the date of recurring payment falls on a weekend or holiday, Holiday Options for recurring payments will apply.

The screenshot shows the 'Recurring Payment Details' form. The 'Recurring Payment Amount Type' is set to 'Fixed', 'Recurring Payment Flow' to 'Straight to Release', and 'Recurring Payment Start Time' to '6.00 AM'. The 'Recurrence Pattern' is 'Daily' and 'Frequency Detail' is 'Every Number of Days'. A red box highlights the 'Holiday Options for Recurring Payment' dropdown menu, which lists: 'Move to Previous Business Day', 'Move to Next Business Day', and 'Skip on Holidays'. At the bottom, there are 'Clear', 'Print', and 'Cancel' buttons and a '\* Required Field' indicator.

### 2) Weekly

For a weekly recurring payment, select the day of the week for the payment to be made. The User may choose more than one day per week, e.g., they may select Tuesday and Thursday.

Next, enter the frequency of the payment to run every X weeks, e.g., enter 1 for the payment to be made every week, enter 2 for the payment to be made every two weeks, and so on. Users may enter any value between 1 and 52.

The screenshot shows the 'Recurring Payment Details' form. The 'Recurring Payment Amount Type' is 'Fixed', 'Recurring Payment Flow' is 'Straight to Release', and 'Recurring Payment Start Time' is '6.00 AM'. The 'Recurrence Pattern' is 'Weekly' and 'Holiday Options for Recurring Payment' is 'Move to Previous Business Day'. A red box highlights the 'Recurrence Pattern' dropdown and the 'Day(s) of the week' list (Sunday through Saturday). Another red box highlights the 'Recur Every: Number of Weeks' field, which has the value '1'. At the bottom, there are 'Clear', 'Print', and 'Cancel' buttons and a '\* Required Field' indicator.

### 3) Monthly

The User has two options when defining the monthly frequency detail.

**By Business Day:** This option allows to select first business day of the month or last business day of the month.

The screenshot shows the 'Recurring Payment Details' form. The 'Recurring Payment Amount Type' is 'Fixed', 'Recurring Payment Flow' is 'Straight to Release', and 'Recurring Payment Start Time' is '6.00 AM'. The 'Recurrence Pattern' is 'Monthly' and 'Holiday Options for Recurring Payment' is 'Move to Previous Business Day'. A red box highlights the 'Recurrence Pattern' dropdown and the 'Month(s) of the Year' list (January through July). Another red box highlights the 'Frequency Detail' dropdown (set to 'By Business Day') and the 'Day of the month' dropdown (set to 'First Business Day'). At the bottom, there are 'Clear', 'Print', and 'Cancel' buttons and a '\* Required Field' indicator.

**By Calendar Day:** The second option is to choose a date to make the payment every month, e.g., every 15th of the month, with the option to select more than one day per month.

Recurring Payment Details

\* Recurring Payment Amount Type: Fixed

\* Recurrence Pattern: Monthly

Month(s) of the Year: January, February, March, April, May, June, July

\* Recurring Payment Flow: Straight to Release

\* Recurring Payment Start Time: 6.00 AM

\* Holiday Options for Recurring Payment: Move to Previous Business Day

\* Frequency Detail: By Calendar Day(s)

Date(s) of the Month: 1

Recurring Payments Schedule Details

\* Required Field

Clear Print Cancel

**Note:** if the User's selection includes dates that are non-existent in some months, those payments will not be scheduled. For example, if the User selects for payments to be made on the 30th of every month, no payment will be generated in February as February 30th is non-existent. The User should also review the scheduled recurring payments on the subsequent **Recurring Payments Details** window to ensure that all desired payments are scheduled.

### 3.5 Reviewing and saving Schedule Details

After providing all the Standing Instructions details, Users must click on the **Recurring Payment Schedule Details** hyperlink to view the list of recurring payments that will be generated from the standing instruction. It is not possible to save or submit the standing instruction before viewing the recurring payments schedule.

When Users click on the **Recurring Payments Schedule Details** hyperlink to view the payments schedule, the system performs a check to identify any payments that will fall on weekends or holidays based on the User's frequency input. A new **Recurring Payments Schedule Details** window will appear showing all recurring payments that will be scheduled based on the previously input **Standing Instructions Details**. In the first 3 columns from the left, the table will list the payment value date, transaction initiation date, and payment status of the scheduled recurring payments. The fourth column will indicate whether a payment that was falling on a holiday or weekend has been moved. While reviewing schedule details, users are also able to change the value date of or skip any of the recurring payments. If users choose to skip a payment, this will be indicated in the fifth column (titled 'SKIP') of the **Recurring Payments Schedule Details** window.

Recurring Payments Schedule Details

(1) Value Date	Transaction Initiation Date	Status	Value Date moved due to Holiday?	SKIP
30/12/2013	30/12/2013	PENDING	No	No
13/01/2014	13/01/2014	PENDING	No	No
20/01/2014	20/01/2014	PENDING	No	No
27/01/2014	27/01/2014	PENDING	No	No
03/02/2014	03/02/2014	SKIPPED	No	Yes
10/02/2014	10/02/2014	PENDING	No	No
17/02/2014	17/02/2014	PENDING	No	No
24/02/2014	24/02/2014	PENDING	No	No

<< Row 5 of 50 >> | (1)/(2) sorted columns

Save Cancel Print Edit

The Users may also choose to change the value date for payments that fall on holidays instead of skipping those payments.

To do so, User can select a specific row of the schedule in the payment schedule details window and click 'Edit.'

Recurring Payments Schedule Details

(1) Value Date	Transaction Initiation Date	Status	Value Date moved due to Holiday?	SKIP
30/12/2013	30/12/2013	PENDING	No	No
13/01/2014	13/01/2014	PENDING	No	No
20/01/2014	20/01/2014	PENDING	No	No
27/01/2014	27/01/2014	PENDING	No	No
03/02/2014	03/02/2014	SKIPPED	No	Yes
10/02/2014	10/02/2014	PENDING	No	No
17/02/2014	17/02/2014	PENDING	No	No
24/02/2014	24/02/2014	PENDING	No	No

<< Row 5 of 50 >> | (1)/(2) sorted columns

Save Cancel Print Edit

A details dialog box will open in which Users can change the payment value date or choose to skip the payment.

Details Dialog

Value Date: 03/02/2014

Transaction Initiation Date: 03/02/2014

Status: SKIPPED

Value Date moved due to Holiday?

SKIP

Save Clear Print Close

Be sure to click **Save** to save all changes made to the payment schedule. Please note that this will not submit the standing instruction to be authorized but will save the changes made to the payment schedule.

### 3.6 Submitting Standing Instruction

After entering payment details, defining the payment schedule and reviewing the payment schedule details, users must submit the standing instruction by clicking **Save** in the **Recurring Payment Schedule Details** dialog box. Clicking **Save** will automatically perform validations of payment details and release the Standing Instruction to be authorized.

(1) Value Date	Transaction Initiation Date	Status	Value Date moved due to Holiday?	SKIP
30/12/2013	30/12/2013	PENDING	No	No
13/01/2014	13/01/2014	PENDING	No	No
20/01/2014	20/01/2014	PENDING	No	No
27/01/2014	27/01/2014	PENDING	No	No
03/02/2014	03/02/2014	SKIPPED	No	Yes
10/02/2014	10/02/2014	PENDING	No	No
17/02/2014	17/02/2014	PENDING	No	No
24/02/2014	24/02/2014	PENDING	No	No

<< Row 5 of 50 >> | (1)/(2) sorted columns

Buttons: Save, Cancel, Print, Edit

Please note that standing instructions may only be submitted through the Recurring Payment Schedule Details dialog box to ensure that users have reviewed schedule and payment details.

### 3.7 Submitting Recurring Payments with Amount Type 'Variable'

All recurring payments of variable amounts require individual submission. In order to do that when a recurring payment is generated according to the specified schedule, the payment amount must be entered, and then the payment must be submitted for authorization according to the user-defined payment flow (the payment will be displayed in the Input/Modify tab).

To submit a recurring payment of variable amount, click on **My Transactions & Services** on the CitiDirect navigation bar. Under **Payment Initiation** section click on **Input/Modify**.

The screenshot shows the CitiDirect navigation bar with the following tabs: Home, My Transactions & Services, Inquiries & Searches, Reports, Tools & Preferences. The 'My Transactions & Services' menu is expanded, showing a tree structure with 'Payment Initiation' selected. Under 'Payment Initiation', the 'Input/Modify' option is highlighted. Other options include 'Balance Summary Inquiry', 'Balance Detail', 'Input From Preformats', 'Quick Entry From Preformats', 'Input New Outgoing', 'Input New Standing Instruction', 'Modify', 'Authorize', 'File Authorization', 'Fund FX Payments', 'Release', 'Batch Release', 'Repair', 'View All', 'Purchase FX for Payments', 'Administrative Messages', 'Collections', 'Receivables Collections', 'File Services', 'Import Transactions', and 'Export Data'. The interface also includes a 'Last Login Date' indicator and a footer with icons for Home, Help, and a legend for required fields.

The recurring payments requiring payment amount to be entered will be tagged with the status **Input**. In the row with the recurring payment, in the **Amt** column, type appropriate payment amount, then click **Submit**.

Home >> My Transactions & Services >> Payment Initiation >> Input From Preformats

Payments Summary Favorite Reports  
Last Login Date 23/12/2013 16:00:10

Input/Modify | Repair Req'd | Authorization Req'd | Fund FX Payments | Release Req'd | Batch Release | View | File Authorization

Creation Method	(1) Bene or Debit Party Name	Ccy	Amt	Value Date	Pmt Method	Status
Recurring Payment	FULL LENGHT BENEFICIARY NAME LINE 1	PLN	0.0	01/10/2013	Domestic ...	Input
Recurring Payment	FULL LENGHT BENEFICIARY NAME LINE 1	PLN	0.01	30/09/2013	Domestic ...	Input

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

Branch/Processing Location: WARSAW CITIBANK  
Debit Account Name: GLOBAL TRANSACTION SERVICES  
Charges Indicator:  
Creator Name / Date / Time:

Submit | New | Delete | Go to Details | Other Options

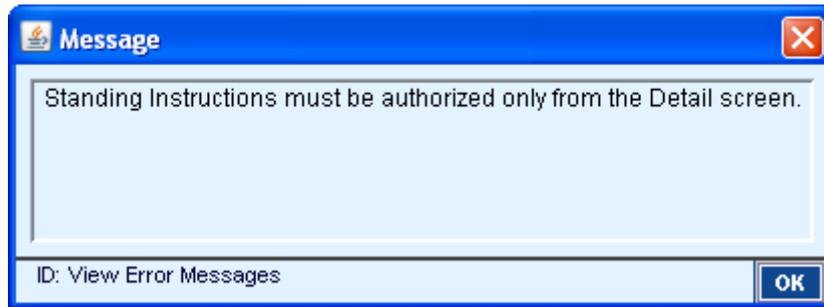
Recurring payments of fixed amounts do not require individual submission.

### 3.8 Authorization of Standing Instructions

After the Standing Instruction is initiated, it must be authorized according to the payment flow defined during client setup.

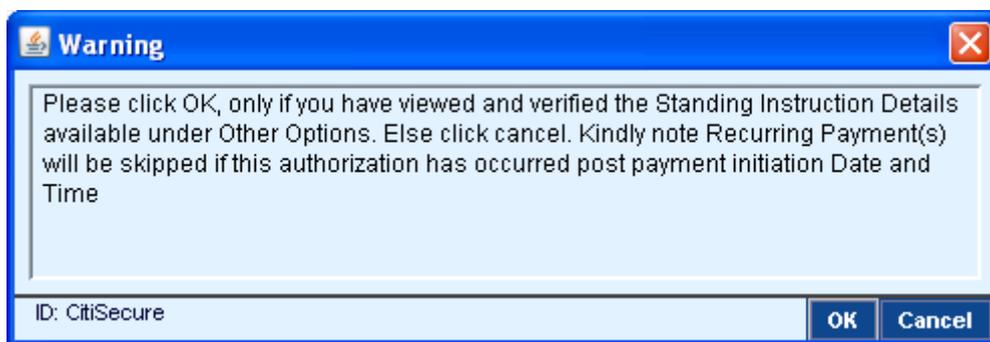
To authorize a standing instruction, click on **My Transactions & Services** on the CitiDirect navigation bar. When the Payments Summary screen appears, go to **Authorization Required** tab. The Standing Instruction requiring authorization will have creation method of **Standing Instruction**. Select the standing instruction requiring authorization and click **Go to Details**.

**Note:** Please note that the Standing Instruction may not be authorized in the summary view, so if the authorizer clicks **Authorize** without reviewing schedule details, an error message will appear and prompt the authorizer to click **Go to Details**.



After clicking on **Go to Details**, a **Payment Detail** window will appear for review of payment details. Standing instruction and recurring payments details may be reviewed by clicking on **Other Options**.

Authorize the standing instruction by clicking on **Authorize**. A warning message will appear:



If you have reviewed the Standing Instruction Details, click **OK**. If you haven't reviewed the details yet, click **Cancel**.

After **OK** is clicked, standing instruction is authorized. After all required levels of authorization have been completed the status of the standing instruction will change from **Pending** to **SI Active**.

If the payment flow requires each recurring payment to be authorized, the payment will also be available in the **Authorization Required** tab in the Payments Summary window with creation method of **Recurring Payment**. The authorization may not be submitted in the summary screen but may only be submitted in the **Payment Detail** window.

**Note:** If the creator of the standing instruction is deleted from the CitiDirect platform, the recurring payments generated will still be processed until the schedule expires. However if both the creator and the authorizer of the standing instruction are deleted from the system (i.e. no Users entitled to authorize the transaction on behalf of the Client and involved in the creation/authorization of the standing instruction remain in the system), the recurring payments generated according to the schedule will each time appear in the Repair tab.

### 3.9 Standing Instruction View

After a standing instruction is processed, it is viewable in the Payment Summary window with creation method of **Standing Instruction**. Recurring Payments will show with creation method of **Recurring Payment**.

To view standing instructions and recurring payments click on **My Transactions & Services** on the CitiDirect navigation bar and then go to **View** or **Input / Modify** tab. In the View tab you can view the standing instruction details by clicking on **Other Options** in the lower right corner and clicking on **View Standing Instruction Details**.

Recurring payments will be tagged with the status **SI Active** until the payment schedule is completed. After all the recurring payments for a standing instruction have been generated, the status will be modified from **SI Active** to **SI Completed** and may be viewed in the **View** tab only.

## 4. Repair/Modification of Standing Instruction

### 4.1 Repair of Standing Instruction

To repair a standing instruction, click on **My Transactions & Services** on the CitiDirect navigation bar and then under the **Payment Initiation** section select **Repair**. The standing instruction requiring repair will have creation method of **Standing Instruction**.

Repairs may not be submitted through the summary screen. To go to the details screen, click on **Go to Details** in the lower right corner.

Payments Summary 0 Failed Login since Last Login Date 27/12/2013 15:44:10

Authorization Req'd	Batch Authorize	Fund FX Payments	Print Cheques	Release Req'd	Batch Release	View	File Authorization
Input/Modify		Repair Req'd			Verification Req'd		
(1) Creation Method	Status	Ccy	Amt	Value Date	Pmt Method	Pmt Type	
Standing Instruction	Repair Required	PLN	555.00	25/10/2012	Domestic Funds Transfer	Ordinary Payment	

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

Branch/Processing Location: WARSAW BANK HANDLOWY  
 Debit Account Name: ZUS 0/PILA  
 Charges Indicator:  
 Creator Name / Date / Time:

Submit Delete Go to Details Other Options

Click on **View / Edit Standing Instruction Details** and enter the details requiring repair. Then select the **Recurring Payment Schedule Details**.

Standing Instruction Schedule Details

**Standing Instruction Details**

\* Standing Instruction Name: STANDING INSTRUCTION - XYZ COMPANY  
 \* Start Date: 27/12/2013  
 \* End Date: 27/01/2014

Auto Roll Over

Standing Instruction Type: [Dropdown] Business Unit: [Dropdown] Email Address: [Text Field]

**Recurring Payment Details**

\* Recurring Payment Amount Type: Fixed  
 \* Recurrence Pattern: Weekly  
 Day(s) of the week: [List: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday]

\* Recurring Payment Flow: Straight to Release  
 \* Recurring Payment Start Time: 6.00 AM

\* Holiday Options for Recurring Payment: Move to Previous Business Day  
 Recur Every: Number of Weeks: 1

Recurring Payments Schedule Details

\* Required Field Clear Print Cancel

Once all the required data is entered, click **Submit**.

Value Date	Transaction Initiation Date	Status	Value Date moved due to Holiday?	SKIP
31/12/2013	31/12/2013	PENDING	No	No
07/01/2014	07/01/2014	PENDING	No	No
14/01/2014	14/01/2014	PENDING	No	No
21/01/2014	21/01/2014	PENDING	No	No

Once the user clicks on **Submit**, the standing instruction will be resubmitted for processing and authorization.

## 4.2 Modification of Standing Instruction

The payment details and the schedule details of the Standing Instruction can be modified at any time until the Standing Instruction is fully authorized. Once the Standing Instruction is authorized and assigned status **SI Active**, modifications are allowed to payment details. However, limited modifications are allowed to schedule details such as value date of a recurring payment or skipping a recurring payment.

Modifications can be made within the **Input / Modify** tab in the **My Transactions & Services** section of CitiDirect main navigation bar.

To modify the Value Date or skip a recurring payment in an **Active SI** select **My Transactions & Services** from the CitiDirect main navigation bar. In the **Payments Summary** screen that appears, click on the **Input / Modify** tab and then click on **Go to Details**. After selecting the **View / Edit Standing Instruction Details** and clicking on the hyperlink to the **Recurring Payment Schedule Details**, enter new value date for selected pending recurring payments or skip them.

**Note:** Modification made to Recurring Payments will require to be authorized.

To modify the Payment Details in an **Active SI** select **My Transactions & Services** from the CitiDirect main navigation bar. In the **Payments Summary** screen that appears, click on the **Input / Modify** tab and then click on **Go to Details**. Make the desired changes to the payment details such as beneficiary name and account number.

Users can also copy and create a new Standing Instruction based on the existing Standing Instruction.

## 4.3 Deleting a Standing Instruction

Standing Instructions that have not been authorized can be deleted anytime from the **Input/Modify** or **Authorization** or **Repair Required** tabs visible under the **My Transactions & Services** section on the CitiDirect navigation bar without providing authorization. If a standing instruction that has not yet been authorized is deleted, the recurring payments will not be generated. However, the reference to the standing instruction and recurring payments generated will remain saved.

After a standing instruction has been authorized and its status is **SI Active**, the standing instruction cannot be deleted. However, Users may choose to skip all the recurring payments generated by the standing instruction (for instructions to skip recurring payments refer to section 3.5 of this User Manual). If the User chooses to skip all the recurring payments, the standing instruction's status will become **SI Cancelled**.

## 5. Standing Instruction Reporting

### 5.1 Reporting Options

The Users may view reports for the already generated as well as pending recurring payments.

In order to do that, select Cash Transaction Initiation Reports option from the navigation bar. Next select the Standing Instruction Transaction Summary Report. It is possible to choose criteria for report generation, such as: Standing Instruction status, Recurring Payment status, debit account number, Standing Instruction type and many more as presented on the criteria screen below.

**Report Name**

**Base Report**  
Standing Instruction Transaction Summary Report

**Fields**

- \* Format
- \* Share
- \* Favorite
- Customer
- Branch
- Debit or Credit Account Number
- Account Group
- Payment Currency
- Payment Method
- Payment Type
- Business Unit
- Standing Instruction Type
- Standing Instruction Name
- Standing Instruction Status
- Recurrence Pattern
- Recurring Payment Status
- Payment Transaction Status
- \*\* Recurring Payment Initiation Date Range
- \*\* Recurring Payment Value Date Range
- Sort By
- \* Base Currency

**Report Content**

- Recurring Payment Initiation Date Range
  - +0 to +0
- Base Currency
  - USD - U.S. DOLLAR
- Recurrence Pattern
  - All
- Sort By
  - Recurring Payment Value Date - Ascending
- Recurring Payment Value Date Range
  - +0 to +0
- Recurring Payment Status
  - All
- Format
  - Adobe (PDF)
- Standing Instruction Status
  - All
- Share
  - Private
- Favorite
  - No

\* Required Field    \*\* At least one required field

Buttons: Add, Delete, Reset, Reset To Defaults, Save and Run, Run, Save, Customize Layout, Print, Schedule, Return to Summary

The Recurring Payments in such a report will be grouped according to their parent Standing Instruction.



## Standing Instruction Transaction Summary Report

Branch Number / Name		889		WARSAW BANK HANDLOWY					
Customer Number / Name		026000		002 6000XX					
Debit or Credit Account Number / Account Currency		10 1030 1016 0000 0000		PLN					
Recurring Payment Status		2600 0009		Pending					
Standing Instruction Name	Business Unit	Recurring Payment Initiation Date	Recurring Payment Value Date	Auto Roll-Over End Date	SI Start Date	SI Status	Payment Method/Type	Payment Amount/Currency	Txn Ref #
ABC COMPANY - STANDING INSTRUCTION		02/01/2014	02/01/2014	No	27/12/2013	Invalid	Domestic Funds Transfer/Ordinary Payment	1.00 PLN	
		02/01/2014	02/01/2014		27/01/2014	Daily	Beneficiary Name FULL LENGHT FULL L	Fixed	Pending
Total Amount (Base/Account/Payment Currency)				0.33 USD		1.00 PLN		1.00 PLN	
Number of Transactions								1	
Account Sub-total (Base/Account Currency)				0.33 USD		1.00 PLN			
Number of Transactions/Absolute Amount Total								1 1.00	
Grand Total				USD		0.33			
Number of Transactions/Absolute Amount Total								1 1.00	
Cross-currency calculations are at indicative rates									

Report Date: 02/01/2014 17:13:58 (GMT+01:00)

Unsaved Standing Instruction Transaction Summary Report

1 of 2

## 5.2 Standing Instructions Library

Users have the option to create a **Standing Instruction Type** and **Business Unit** to be stored in a library for future reference during creation of standing instructions and reporting. Users may also enter and store email addresses to which notifications regarding specific standing instructions can be sent. The library must be maintained by the Client.

Any creations or modifications to the standing instruction types, business units and email addresses stored in the library **require authorization** according to a flow defined for the standing instructions library.

**View Library Records:** In order to view the library records in the **Tools & Preferences** section of the navigation bar select Library Maintenance. Select the library option with Service Class of **Payments** and Description of **Standing Instruction**. The library will appear with **Input**, **Authorization Required** and **View** tabs.

Standing Instruction Summary 0 Failed Login since Last Login Date 02/01/2014 12:36:22

Input Authorization Req'd View

(1) Standing Instruction Type	(2) Business Unit	Email Address	Status
LEASING	PAYMENTS DEPARTMENT	janmowak@nowak.pl	Processed
PAYMENTS TO COMPANY X	SSC	kowalski@jan.pl	Processed
PAYMENTS TO COMPANY Z	SSC	jankowalski@jan.pl;jan@com.pl	Processed

<< Row 7 of 11 >> (1)(2) sorted columns More

Standing instruction and recurring payment and schedule details are viewable through the **Go to Details** in the lower right-hand corner of the screen.

### Entering New Standing Instruction Type, Business Unit and Email Address:

In the **Input** tab, select **New**. In the **Standing Instruction Detail** dialog box that appears, enter the Standing Instruction Type, Business Unit, and any email address to which notifications should be sent.

**Standing Instruction Detail**

\* **Standing Instruction Type**

\* **Business Unit**

**Email Address**

\* Required Field

**Submit** **Next** **Return to Summary** **Other Options**

Users can enter their email address in the **Email Address** field to receive three event notifications for the standing instruction (for the notifications types refer to section 3.3 of this User Manual).

Click on **Submit**, which will submit the new Standing Instruction Type and Business Unit to be authorized according to the authorization flow set up for the library.

**Modifying Standing Instruction Type and Business Unit:** From the **Input** tab, select the standing instruction type and business unit to be modified and click on **Go to Details**. In the window that appears, enter the desired changes – only change to the email address is possible.

Click on **Submit** will submit the modifications to be authorized according to the authorization flow set up for the library.

**Delete Standing Instruction Type and Business Unit:** From the **Input** tab, select the standing instruction type and business unit to be deleted and click on **Delete**. A pop-up window will appear and prompt the user to enter a reason for deleting the standing instruction type and business unit. Enter the reason and click on **OK** to submit the deletion for authorization according to the authorization flow set up for the library.

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Bank Handlowy w Warszawie S.A.

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