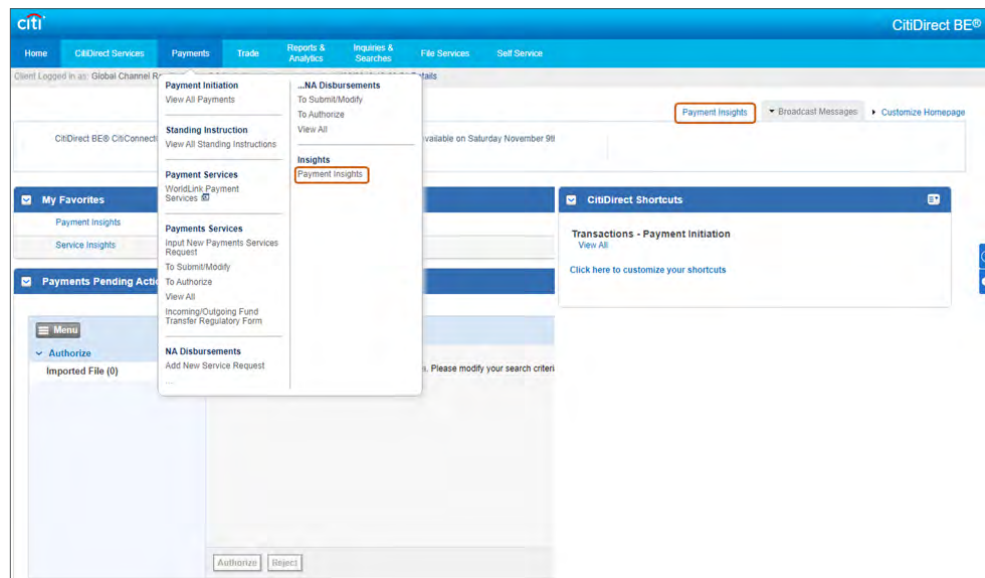


Citi® Payment Insights

Frequently Asked Questions

1. Is Citi Payment Insights a separate system? How do I access to it?

Citi Payment Insights is part of CitiDirect BE® and does not require a separate login. To access, navigate to *Payments* and click on **Citi Payment Insights** from the *Insights* subfolder. Alternatively, simply click on **Citi Payment Insights** on the top-right of your screen.



2. What markets and payment types are visible in Citi Payment Insights?

The **Citi Payment Insights** Network spans across 88 FT/Wire markets (of which 56 are gpi-enabled), 40 ACH (Automated Clearing Houses) markets and 16 SEPA markets.

3. Can I see all of my payments, or only those initiated via CitiDirect BE?

You are able to view all of your payments, regardless of the initiation channel.

4. Why is my Beneficiary/ Remitter Name search not working?

The Beneficiary / Remitter Name field is case-sensitive; please ensure you are using correct capital and small letters, spacing and any special characters (if applicable). For example, if the beneficiary name on the payment instruction is "JON DOE-1", and you search for "Jon Doe 1" it won't work. You have to exactly search for "JON DOE-1".

5. Can I search multiple transactions at once? How?

Yes, you can search for up to 10 transactions at once! To do so, please place a comma (,) between the transaction references in the search field. This applies to Citi / Citi Handlowy transaction reference, Client transaction reference and UETR search fields.

6. How do I search for WorldLink® Payments?

To search for WorldLink payments, click on the Branch search field, and enter "999".

7. Why are my WorldLink payments not visible on Citi Payment Insights?

In order for WorldLink transactions to be visible, the WorldLink Client ID and Funding Account must both be added to the **Citi Payment Insights**-enabled client definition (and the user must be entitled to both).

8. What type of WorldLink payments will I be able to see on Citi Payment Insights?

Once the WorldLink visibility pre-requirements are met, the scope of visibility is dependent on the payment method type and initiation channel. Please see details below.

Visibility	Initiation Channel	Payment Type
End to End Visibility	CitiConnect® for API, for Files, and for SWIFT	Wires (gpi-enabled currency centres)
Partial Visibility	CitiConnect for API, for Files, and for SWIFT	ACH, Cheques, SEPA, Wires (non-gpi-enabled currency centres)
	CitiDirect BE	SEPA
No Visibility	CitiDirect BE	All (except SEPA)
	File legacy	All
	SWIFT	All

9. What is meant by partial and end-to-end visibility?

End-to-end visibility refers to payments where we can confirm that the payment was credited to the beneficiary. These are gpi payments i.e. when the beneficiary bank branch is gpi-enabled as well, or when the payment is settled within **Citi Payment Insights'** network.

Partial visibility refers to payments where we can confirm that the payment was successfully paid out by Citi / Citi Handlowy, but we're unable to confirm if the beneficiary has been credited. These are non-gpi payments i.e., where either the payer bank branch is not gpi-enabled or the beneficiary bank is not gpi-enabled. ACH and SEPA payments will be included within the category as well.

10. How do I get entitlements for "actions" such as Stop Payment, Return Payment or Grant Debit Authority within Citi Payment Insights?

Since undertaking these actions would result in the movement of funds, the entitlements for these actions need to be assigned by your company's/client definition's security administrator.

11. I want to recall a payment; can I do this using the Stop Payment button?

This functionality will be available at a later date. **Citi Payment Insights** ultimately will simplify your experience by combining the ability to recall or cancel your payments in 1 action through 1 button – Stop Payment.

- 12. What type of payments would show up in the Alerts folder?** Payments that require your immediate attention; for instance, if a debit authority is requested on a payment, or if you need to authorize a Stop/Return request.
- 13. What is the time limit within which I need to authorize and or approve any action in the Alerts folder?** There is no time limit; however, we ask that you take the action as soon as possible. If you are completely unresponsive (don't respond to 3 email follow-ups within 10 days), then Citi Service will close the case on the 10th day.
- The transactions are visible on a rolling 18 months-basis upon **Citi Payment Insights** enablement.
- 14. How many levels of authorization can I add for actions?** As of today, we only have one level of authorization i.e. a maker and a checker. However, allowing for multiple levels of authorization is part of our 2020 roadmap.
- 15. Do we receive an email notification for items in the Alerts folder e.g. when a Stop Payment request requires authorization?** As of today, no, we do not have this capability; however, it is on our 2020 roadmap.
- 16. Do all branches support all the payment actions?** Grant debit authority (returning a payment when a remitter requests recall) is available across our market footprint. However, Return and Stop Payment have certain market limitations. Details given below:
- **Return of Funds:** supported in all markets within the **Citi Payment Insights** footprint *except* for Thailand, Czech Republic, Morocco, Qatar, Russia, Tunisia, Ukraine and all LATAM markets. In Poland, this functionality will be available at a later date.
 - **Stop & Recall Payment:** supported in all markets within the **Citi Payment Insights** footprint *except* for Egypt, Russia, WorldLink and all LATAM markets. In Poland, this functionality will be available at a later date.
- 17. Under the "Initiated" bucket on the Citi Payment Insights dashboard, there is an In Repair subsection; what action is needed and by whom, in order to move this transaction out of this queue?** The transactions that appear within the *In Repair* queue are those that have been rejected by Citi's channels due to formatting (or similar) errors and need repairing before Citi / Citi Handlowy can process them.
- The user needs to come out of the **Citi Payment Insights** screens, and go back to the Payment Initiation screen. From there, the user can repair the transaction.

18. Why do certain payments show up in Sent for Settlement, some in Settlement Acknowledged and others in Beneficiary Credited?

The amount of visibility on payments is dependent on the type of transaction. Details below:

Beneficiary Credited: this section will display all the payments that were confirmed as credited to the beneficiary's account.

In this section, users should expect to see SWIFT gpi payments (where the beneficiary bank branch is gpi-enabled) and payments that are settled within **Citi Payment Insights'** network.

Settlement Acknowledged: this section will display all the payments that have been successfully settled. This will occur when Citi / Citi Handlowy receives the acknowledgment from clearinghouses such as FED, CHIPS, EBA, TARGET2 etc.

In this section, users should expect to see SWIFT gpi payments where beneficiary bank branch is not gpi-enabled and certain FT, ACH and SEPA payments etc.

Sent for Settlement: this section will display all the payments that Citi / Citi Handlowy has successfully paid out but is unable to receive an acknowledgement from the clearinghouses.

In this section, users should expect to see ACH and SEPA flows, certain Funds Transfer payments, and certain WorldLink flows.

19. Are all banks enabled for SWIFT gpi?

No. Just because a bank uses SWIFT messages to communicate payments, it does not mean that they're gpi-enabled. A list of SWIFT gpi-enabled banks can be found on their [website >>](#).

Additionally, for end-to-end gpi visibility, not the bank but rather the sending/receiving bank branch must be gpi-enabled.

20. Is information updated in real time in Citi Payment Insights?

All payment updates are reflected in Citi Payments Insights within 10 - 45 minutes, depending on the market and other variables such as peak transactions time. Citi / Citi Handlowy is constantly working to reduce the time lag to provide the best customer experience.

21. How do I get the MT message copy for my payment? Is it available for all payments?

Users can generate a Proof of Payment letter by clicking on the *Proof of Payment* button after selecting any transaction. The POP letter has the SWIFT MT message copies. It is available for all Funds Transfers/Wire payments since ACH and SEPA payments don't go through SWIFT rails.

22. I don't want to use CitiDirect BE to track my payments, but would like the gpi information to be delivered into my ERP system. Is this possible?

Yes! To leverage the full suite of **Citi Payment Insights** features, clients must use CitiDirect BE. However to get the enhanced payment statuses (gpi) information delivered directly in ERP systems, clients can take advantage of the **Citi Payment Insights** CitiConnect solution. Here, Citi / Citi Handlowy can send these payment statuses via File, SWIFT or API. For more details, please contact your Citi / Citi Handlowy representative.