

CitiDirect® Online Banking

Domestic Funds Transfer and Book Transfer Guide May 2005



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DOMESTIC FUNDS TRANSFER & BOOK TRANSFER

Domestic Funds Transfer (DFT) is a payment made electronically to the beneficiary's bank using a domestic/local processing system to process the transactions.

Book Transfer (Book) is a payment between two accounts held in the same Citibank Branch.

In CitiDirect® Online Banking, after going through the Transact – Payments option, you will come to the Payments Summary Screen. Here, choose 'New'- New outgoing Payment in the bottom right hand side of the screen. This will bring you to the Payments Detail screen (Fig 1).

On selecting 'Domestic Funds Transfer' or 'Book Transfer' in the Payment Method field, the following form (Fig 1) enables DFT or Book Transfer. Important fields are marked on the form with the corresponding details given below for input and validations. Mandatory fields are marked with a preceding asterisk *.

CitiDirect - Online Banking - Internet Explorer 6

CitiDirect® Online Banking CITIDIRECT CLIENT

Inbox Home

Transact Report Maintenance Inquiry Access Management Activation

Payments Detail

Payment Method

1 * Preformat Code

2 * Debit Account Number / Currency / Name: 1234567 EUR CITIDIRECT CLIENT

3 * Payment Currency / Amount: EUR 1.00

4 * Payment Method: Domestic Funds Transfer

5 * Payment Type

Domestic Funds Transfer Details

6 * Transaction Reference Number

7 * Related Reference Number

Intra-Company

8 * Ordering Party Name / Address: Client Preference Ordering Name1X35

9 * Value Date: 12/20/2004

10 * Beneficiary Account or Other ID Type / ID: /ACCT/

11 * Beneficiary Is: Not a Bank

12 * Beneficiary Name / Address

13 * Beneficiary Country Code / Name

14 * Beneficiary Bank Routing Method / Code

15 * Beneficiary Bank Name / Address

16 * Beneficiary Bank Country Code / Name

Advanced Routing Details

17 * Intermediary Bank Routing Method / Code

18 * Intermediary Bank Name / Address

19 * Intermediary Bank Country Code / Name

20 * Bank Details: [Bank Details Sub-Form](#) 21

22 * Resident

23 * Payment Details

24 * Charges Indicator: Beneficiary

25 [Central Bank Reporting Form](#)

26 Priority Flag

27 MBTI Confirmation

* Required Field

Close Preferences ? Submit Submit and Copy Delete Copy Submit and Create Preformat Next Return to Summary Other Options

Fig 1. : CitiDirect Payments Screen.

The attempt is to focus on the important fields on the various payment screens. The following description relates to items 1-27 as shown in Fig 1 from the CitiDirect payments screen.

- 1) **Preformat Code:** Preformats are very useful in handling repetitive payments. Instead of manually typing a full payment again, a saved Preformat can be called up to initiate a transaction with some or all of the same details. There are three types of Preformats. A 'Full' Preformat is a complete transaction with all fields protected except Value Date, Payment Amount, Payment Details and Bank Details. 'Beneficiary' preformats have previously validated beneficiary related items protected. Template preformats have no fields protected and all can be modified. The Preformat code can be typed in or selected from the library. It must exist in the Preformat Library.
- 2) ***Debit Account Number/Currency/Name:** This is the Debit or Credit account number details belonging to the Ordering party. This can be selected from the Library via the Library Look Up button. Only the accounts entitled to the particular user will be available to choose from.
- 3) ***Payment Currency/Amount:** This is the currency in which you wish to make the payment. The payment currency can be chosen via the Library Look Up or typed in. Amount must be manually input in this field if not already saved in a preformat. A validation is carried out on the Payment Currency and Branch combination. Depending on the specific branch offering, payments can be made in certain currencies and not in others. Further details by country are provided on www.citidirect.com under Learning Centre > Basic Guides > Quick Reference Cards section.
- 4) ***Payment Method:** This is the field where you choose the method that they wish to make the payment in. The options are dependent on specific user entitlements, client entitlements and branch offering.
- 5) **Payment Type:** This field offers different Payment Types within a Payment Method. The options are dependent on specific user entitlements, client entitlements and branch offering.
- 6) ***Transaction Reference Number:** Each payment must have a transaction reference number. This is to identify the payment. This could be manually input or could be partially or fully generated by the system. The reference number generation is driven by the maintenance in 'Client Preferences' section of CitiDirect. This field is mandatory for all transactions.
- 7) ***Related Reference Number:** This field is only available if the debit account holder/ordering party is a financial institution. It is only enabled if the beneficiary is a bank and the same is selected in the field '*Beneficiary is'. This field is mandatory if beneficiary is a bank. In addition the debit account from which funds are sent should belong to a financial institution. Thus both paying and receiving parties should be financial institutions.
- 8) **Ordering party Name/Address:** This field indicates the entity on whose behalf the payment is made. If maintenance is done in 'Client Preference', this field is defaulted to the required value. It can be manually overwritten or selected via the Library Look Up button (downwards facing arrow).
- 9) ***Value Date:** This is the date on which the account will be debited. Value date defaults to a system generated date. To override, select a value date using the Date Spinner (two arrows facing upwards and downwards) or the calendar (one arrow facing downwards). Please note that the future value date accepted in the system

should be no more than 21 days from the day the transaction is being input. This depends on the payment method and debit branch.

- 10) ***Beneficiary Account or Other ID Type/ID:** This has 2 subfields:
 - a) ***ID type:** This defaults to '/ACCT/' for the ID type = Account. To change the ID type, please use the Library Look Up button. The norm is to use /ACCT/. To know about other ID types and situations in which they can be used please refer to the CitiDirect Online Help indicated by the '?' on the bottom left of your CitiDirect screen.
 - b) ***Beneficiary Account number:** This is the account number of the beneficiary to whom the funds are being sent. The beneficiary account number is validated in CitiDirect to avoid any repairs or non-payments and ensure Straight Through Processing (STP). The outline of these validations by branch are available in section 2 of this document.
- 11) ***Beneficiary is:** This field is only available if the debit account holder/Ordering party is a financial institution. It is used to indicate whether the ultimate beneficiary is a bank or not.
- 12) ***Beneficiary Name/Address:** Please input the correct beneficiary name and address in this field. The field size can be expanded by clicking on the button with three lines on the right hand side of the input box. In case of a pre-created preformat, the field will be automatically populated. Select the correct country code using the Library Look Up button.
- 13) **Beneficiary Country Code/ Name** Select the correct country code using the Library Look Up button. The country name is automatically populated on this being done.
- 14) ***Beneficiary Bank Routing Method/Code:** Please select a routing method from the Library Look Up. The availability is dependent upon the currency of the payment and/or region. The Routing Method and Code are validated in CitiDirect to avoid non-payment and repairs. . Further details by country are provided on www.citidirect.com under Learning Centre > Basic Guides > Quick Reference Cards section. This field is not used for Book Transfer.
- 15) ***Beneficiary Bank Name/Address:** Please use the Library Look Up button to select the beneficiary bank Name and Address if the Beneficiary Bank Routing Code has been populated above. If the beneficiary bank routing code is not known to you and you haven't populated the code above, please use the Library Look Up button to select the correct beneficiary bank routing code and name. The field size can be expanded by clicking on the button with three lines on the right hand side of the input box. This field is not used for Book Transfer.
- 16) ***Beneficiary Bank Country Code/Name:** Please select the correct country of the beneficiary bank from the Library Look Up. For domestic transfer, this will be automatically populated depending driven by the selection of the debit account number and its branch. This field is not used for Book Transfer.
- 17) **Intermediary Bank Routing Method/Code:** This purely for Domestic Funds Transfer and not for Book Transfer. This is used in case of an intermediary bank being used before the final destination of the beneficiary's account. The population of the field should be the same as '*Beneficiary Bank Routing method/code' field.
- 18) **Intermediary Bank/Name Address:** This purely for Domestic Funds Transfer and not for Book Transfer. This is used in case of an intermediary bank being used before the final destination of the beneficiary's account. The population of the field should be the same as '*Beneficiary Bank Routing Name/Address' field.
- 19) **Intermediary bank Country Code/Name:** This purely for Domestic Funds Transfer and not for Book Transfer. This is used in case of an intermediary bank being used

before the final destination of the beneficiary's account. The population of the field should be the same as '*Beneficiary Bank Country Code/Name' field.

- 20) **Bank Details Field:** This field is used if you decide give some additional information to any party involved in the payment . A code word and any additional details are available to select from the Library Look Up. The population of this field is done once the 'Bank Details Sub-Form' is input into. A validation is carried out on the Bank Details field. Further details by country are provided on www.citidirect.com under Learning Centre > Basic Guides > Quick Reference Cards section.
- 21) **Bank Details Sub Form:** Click on this link to go the Bank Details Sub-Form and input Bank Details or code word. The Bank Details codeword should be up to 20 A/N and should exist in the 'Bank Details Library'. The total number of lines of data entered for the Payment Details and Bank Details combined cannot exceed 4. Depending upon the 'Description text Entry Behaviour' value, the description text is required, not allowed or optional. The most used values for Bank Details are /ACC/ and /BNF/.
- 22) ***Resident:** This field is used for Central Bank Reporting and is used to indicate the domicile status of parties involved in the payment. This is not applicable for most of the centres in Western Europe.
- 23) **Payment Details:** This field contains additional details if desired to be given to the beneficiary (for e.g., Invoice No). This field is disabled when 'Beneficiary is a Bank' is selected (i.e. A financial institution is the beneficiary).
- 24) ***Charges Indicator:** The charges indicator indicates as to how the transaction fees are to be collected for the payment. The options are 'Our', 'Beneficiary' and 'Shared'. This field is not used for Book Transfer.
- 25) **Central Bank Reporting Form:** This form is entered into for completing Central Bank reporting details for relevant branches. This is not applicable to all branches and can be unavailable to use as shown in Fig 1.
- 26) **Priority Flag:** This field can be used to ensure that the payment transaction is at the top of queue when Authorisation/Release of the payment takes place.
- 27) **MBTI confirmation:** This field is only enabled when the branch used is a Multi Bank Transaction Initiation (Branch no 996). This is not available for all clients or regions and Domestic or Book Transfer Payments.
- 28) **Submit/Submit and Create Preformat (Not marked in Fig1):** After all the fields are populated/updated in the Domestic Funds Transfer Screen, the action buttons Submit or Submit and Create Preformat can be used to commit the transaction and move to the next step in the payment process. Clicking Submit will commit the transaction while Submit and Create Preformat will commit and form a preformat with the payment details. This will need to be authorised separately via the preformat process should the need arise to use the template again.
- 29) **Extra: (Not in Fig1) Confidential:** This field is available to specify a particular transaction as confidential. This is only available to users entitled to make confidential payments. This is not available for all users or branches. Maintenance needs to be done beforehand in 'My Preferences' section of CitiDirect Online Banking. To make the payment confidential, check the box.
- 30) **Extra: (Not in Fig1) Instruction code:** This field is only available if the branch selected is MT103 messages compliant. This is a new SWIFT message standard in Europe and enables you to send extra details in the payment. This field enables additional information to be sent to the receiving bank. The additional information is in the form of 4 digit alpha codes, which are maintained in the Instruction codes library. The system will not allow a set combination of instruction codes to be used in

conjunction with each other. For e.g., if Intermediary Bank details are not populated, codes: TELI (contact intermediary by best means) and PHOI (contact intermediary by phone) cannot be used.

31) Extra: (Not in Fig1) Regulatory Reporting This is field is only available if the branch selected is MT103 messages compliant. This is a new SWIFT message standard in Europe and enables you to send extra details in the payment. This field enables regulatory reporting information to be captured and sent via MT103 messages to the clearing system. The information is available to select via the Regulatory Reporting Sub Form on CitiDirect.

QUICK REFERENCE CARDS: VALIDATIONS ON DOMESTIC & BOOK TRANSFERS

Quick Reference Cards (QRCs) containing details on fields validated for Domestic Funds Transfers and Book Transfers in Europe, the Middle East and Africa are provided in the *Basics Guides* section of the Learning Center at www.citidirect.com. QRCs are available for the countries listed below.

EUROPE:

- AMSTERDAM (NETHERLANDS)
- BRUSSELS (BELGIUM)
- DUBLIN (IRELAND)
- HELSINKI (FINLAND)
- LISBON (PORTUGAL)
- LUXEMBOURG
- MILAN (ITALY)
- PARIS (FRANCE)
- VIENNA (AUSTRIA)
- ATHENS (GREECE)
- COPENHAGEN (DENMARK)
- FRANKFURT (GERMANY)
- JERSEY
- LONDON (UNITED KINGDOM)
- MADRID (SPAIN)
- OSLO (NORWAY)
- STOCKHOLM (SWEDEN)

CENTRAL, EASTERN EUROPE, MIDDLE EAST AND AFRICA:

- ALGERIA
- BULGARIA
- COTE D'IVOIRE
- EGYPT
- HUNGARY
- JORDAN
- KENYA
- MOROCCO
- PAKISTAN
- ROMANIA
- SENEGAL
- SOUTH AFRICA
- TUNISIA
- UAE
- UKRAINE
- BAHRAIN
- CAMEROON
- CZECH REPUBLIC
- GABON
- ISRAEL
- KAZAKHSTAN
- LEBANON
- NIGERIA
- POLAND
- RUSSIA
- SLOVAKIA
- TANZANIA
- TURKEY
- UGANDA
- ZAMBIA



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