



CitiDirect BE Mobile

CitiService
CitiDirect BE Help Desk
tel. 801 343 978, +48 22 690 15 21
Monday - Friday 8am-5pm
helpdesk.ebs@citi.com

Table of contents

1. Introduction	3
2. Payment from preformat	6
3. Authorization/release of payments	8
4. Batch payment authorization/release	10
5. Imported file authorization	11
6. Payment filter	12
7. Payment status inquiry	13
8. Intraday cash position	16
9. Intraday cash position	17
10. Client linkage	19
11. SMS and email notifications	20

1. Introduction

CitiDirect BE Mobile is a service that allows customers to access the online banking platform using mobile phones, tablets and other mobile devices. **CitiDirect BE Mobile offers selected functionalities available through CitiDirect BE.**

CitiDirect BE Mobile functionalities:

- Entering payments from preformats
- Authorization and release of payments
- Batch payments authorization and release
- Imported file authorization
- View current account balance and transactions history
- View aggregate information about balance on all accounts
- Client linkage
- SMS and email notifications

Technical Requirements

The interface is compatible with web browsers available on tablets and smartphones running the BlackBerry, Apple iOS, Android, Windows and Symbian operating systems.

Logging in

Open the following URL in the web browser:

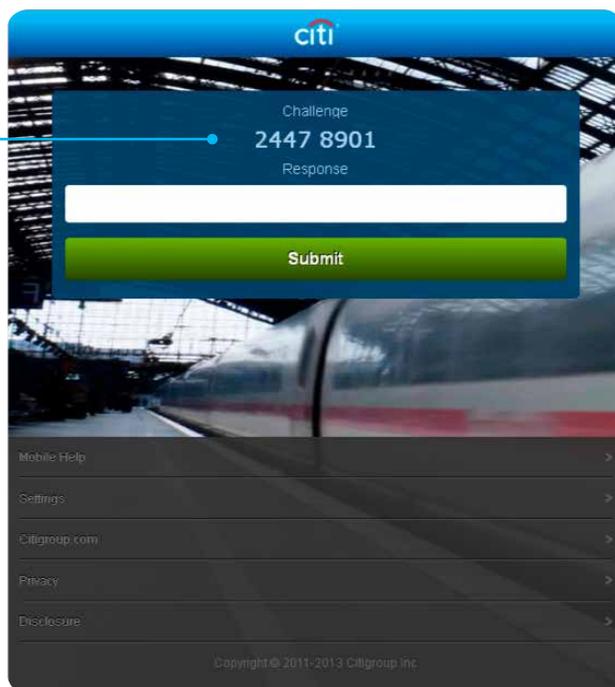
<https://m.citidirect.com>

The log in process is the same as for the regular, non-mobile site (<https://portal.citidirect.com>).

The screenshot shows the mobile login page for CitiDirect BE. At the top, the Citi logo is visible. Below it, the text 'CitiDirect BE™ Mobile' is displayed. The main form consists of a 'User ID' input field and a green 'Submit' button. Below the form are three menu items: 'Payment Advisor', 'Supplier Finance', and 'Trade Advisor', each with a right-pointing arrow. At the bottom, there is a dark grey navigation bar with links for 'Mobile Help', 'Settings', 'Citigroup.com', 'Privacy', and 'Disclosure'. A copyright notice 'Copyright © 2011-2013 Citigroup Inc.' is at the very bottom.

Callout boxes provide the following instructions:

- Click here to find the CitiService telephone number. (Points to the top right corner of the screen)
- Enter the serial number of your SafeWord card here. Click the Send button to receive a code to be entered into your card. (Points to the User ID input field)
- Click here to change your language. (Points to the Settings link in the bottom navigation bar)



UWAGA!

A code consisting of **eight** digits instead of the usual nine will appear on the login screen.

After turning the SafeWord card on and entering PIN, please enter '9' and only then enter the code visible on the screen into the SafeWord card. A new code will be generated on the card display. Please enter it into the 'Response' field on the login screen and press 'Send'.

Home Page

The screenshot shows the 'Payments' section of the CitiDirect BE Mobile app. At the top, there is a header with the Citi logo and 'CitiDirect BE™ Mobile'. Below the header, the user's name is displayed. The main content area is divided into three sections: 'Authorize', 'Release', and 'Initiate'. The 'Authorize' section has three buttons: 'Single/Multi' (with a red notification bubble containing the number 7), 'Batch', and 'File'. The 'Release' section has two buttons: 'Single/Multi' (with a red notification bubble containing the number 18) and 'Batch'. The 'Initiate' section has one button: 'Preformat'. Below these sections, there is a status message: '0 Failed Login since Last Login Date 08-04-2014 11:28:23'. At the bottom, there are three menu items: 'Mobile Help', 'Settings', and 'Logout'. Callout boxes provide the following information:

- User first and last name (company name)
- Batch authorization/release of payments for batches created previously on the online portal OR directly on the mobile site.
- Initiate a payment from a preformat created earlier on the online portal.
- Click here to change your language.
- Linking between the client profiles
- Authorize **import run**
- Number of payments awaiting authorization/release.
- Failed log in attempts (number of attempts and time) since the last log in date.

The screenshot shows the 'Inquiries' section of the CitiDirect BE Mobile app. At the top, there is a header with the Citi logo and 'CitiDirect BE™ Mobile'. Below the header, the user's name is displayed. The main content area is divided into three sections: 'Balance', 'Payment Status', and 'Intraday Cash Position'. Below these sections, there is a status message: '0 Failed Login since Last Login Date 08-04-2014 12:51:28'. At the bottom, there are three menu items: 'Mobile Help', 'Settings', and 'Logout'. Callout boxes provide the following information:

- View the current account balances.
- View the payments made.
- Click here to change your language.
- Aggregate current information about the balance for all accounts

2. Payment from Preformat

The screen below will be visible when selecting the 'Preformat' option from section 'Initiale' in the main menu. CitiDirect BE Mobile supports payment initiation only from a preformat created in the online portal.

Functionality is available only for the 'Full - Limited modifications' Preformat Type and following payment methods:

- Domestic funds transfer (ordinary payment, internal revenue payment, social security payment)
- Cross-border funds transfer.

To simplify the preformat search, please enter the search **criteria** in the fields visible on the presented screen. Leaving the fields blank will not narrow down the search results.

Specify the Beneficiary Name criterion here. You can enter full name or part.

Enter the three digit currency code, e.g. PLN.

Clears all the criteria specified above by the user.

Fill this field out if you wish the preformat name to become one of the search criteria. You can enter full name or its part.

In order to select Payment Method as one of the preformat search criteria - click the lookup icon.

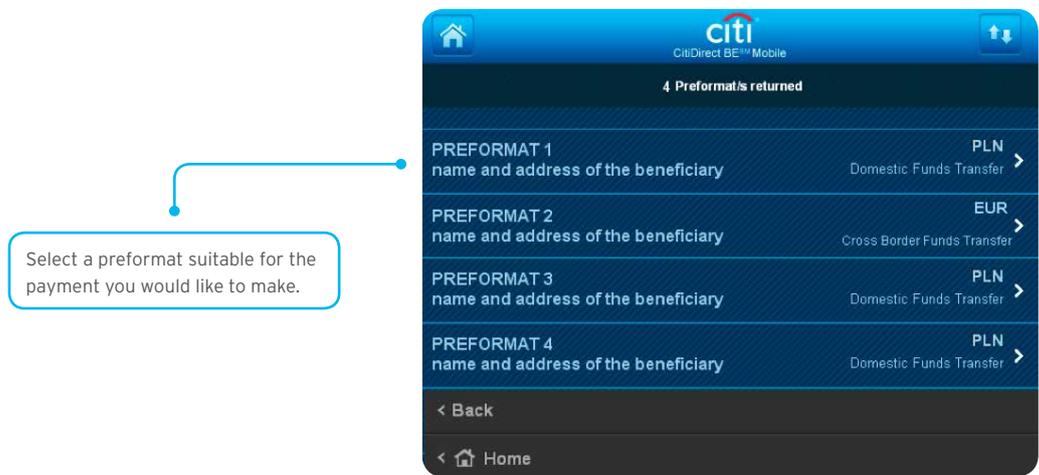
Click here to display preformats that meet all the criteria specified in the fields above.

After 'payment method' is selected this screen will appear to enable the preformat search. You can choose more than one payment method.

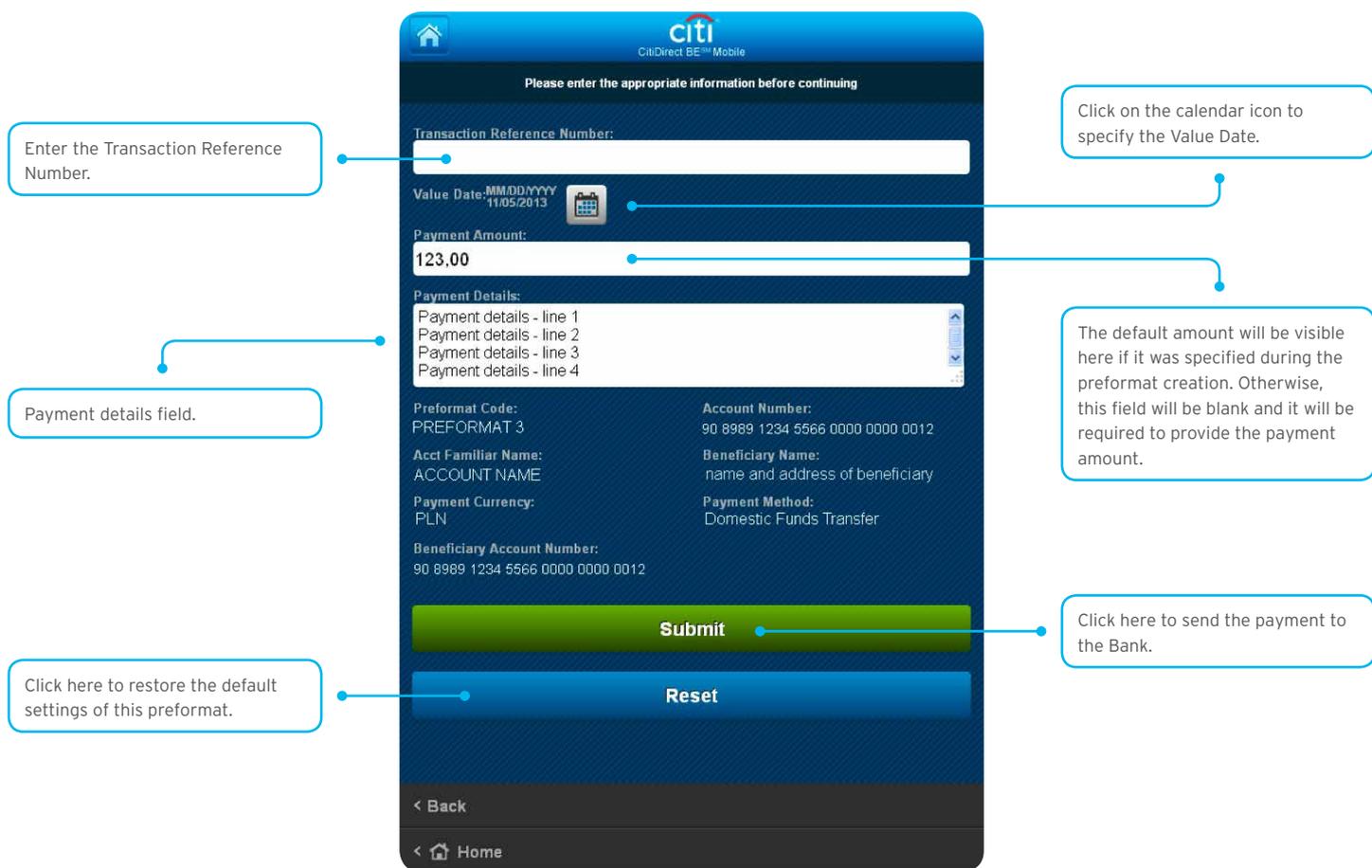
Select payment method(s).

After you click 'Return Selection' the selected payment method(s) will become one of the preformat search criteria.

Here is an example of a list of available preformats according to the search criteria specified by the user.



After the preformat is selected you will proceed to the screen with further payment details to be entered:



3. Authorization/Release of Payments

Authorization and Release screens are identical. Below is an example of the authorization screen (all the explanations apply to the Release screen too).

The screenshot shows the 'Authorize Payments (14)' screen in the CitiDirect mobile app. The interface includes a list of payments, a filter section, and action buttons. Callout boxes provide the following explanations:

- Number of all payments pending authorization.** (Points to the '(14)' in the title)
- Clicking 'Refine Worklist' will take you to the lower part of the screen where you can apply search filters.** (Points to the 'Refine Worklist' button)
- Click here to select all payments displayed on the page. The number in brackets is the total number of payments selected on all pages.** (Points to the '(0) Payments selected' text)
- Click the text to access payment details.** (Points to the right arrow icon next to a payment entry)
- Payments may be sent for repair. Click "Send to Repair" option to display a list of reasons to choose from. Select one and confirm your choice.** (Points to the 'Send to Repair' button)
- Current page number. A maximum of 50 payments can be displayed on a single page.** (Points to the 'Page 2 of 2' indicator)
- Click here to apply the selected search criteria.** (Points to the 'Apply Filter' button)
- Click Clear Filter to restore the default view, i.e. the full list of payments available for authorization.** (Points to the 'Clear Filter' button)

The payment list includes:

BENEFICIARY NAME	Account Number	Method	Date	Amount
BENEFICIARY NAME 1	IE07CITI75000017248006	SEPA	26 lut 2014	EUR 111.00
BENEFICIARY NAME 2	PL9517500075000000003002716	SEPA	26 lut 2014	EUR 111.00
BENEFICIARY NAME 3	PL4810751508000000100000014	SEPA	26 lut 2014	EUR 11.00

The filter section includes:

- Payment Currency:** EUR (11), PLN (3)
- Payment Method:** SEPA (11), Domestic Funds Transfer (1)
- Debit Account Number:** [Expandable]
- Debit Account Name:** [Expandable]
- Value Date Range:** *From [Date Picker], *To [Date Picker]

Preformat Code informs you about which template was used to create this payment.

Depending on whether you have entered the **Payment Details** screen from the **Authorize Payment** list or **Release payments** list, this button will allow you to either **Authorize** or **Release** the currently viewed payment.

Payment Details screen displayed after clicking on one of the payments from the list.

Payment Details screen content:

Preformat Code:	PREFORMAT NAME	Payment Amount:	111.00
Beneficiary Name:	BENEFICIARY NAME	Payment Method:	Domestic Funds Transfer
Ordering Party Name:	ORDERING PARTY NAME	Debit Account Number:	12 3456 7890 0000 0000 9876 5433
Payment CCY:	PLN	Value Date:	15 May 2014
LCY:	PLN	Beneficiary Account Number:	90 8989 1234 8899 0000 0000 1234
Payment Type:	Ordinary Payment	Transaction Ref No:	TEST1505
Debit Account Name:	DEBIT ACCOUNT NAME		
Created By:	JAN KOWALSKI		
Created Date & Time:	15 May 2014 07:57:40		
Beneficiary Bank Details:	BENEFICIARY BANK		
Creation Method:	TEMP_PREF		
Payment Details:	PAYMENT DETAILS - LINE 1 PAYMENT DETAILS - LINE 2		

Authorize

4. Batch Payment Authorization/Release

To accelerate the authorization/release process for a larger number of payments, there is an option to create a batch. Individual payments shown in the batch are also available for authorization/release of individual payments. The following example shows the Batch Authorization screen, yet the explanations provided below are also valid for the Batch Release screen.

Click here to select all batches displayed on the page. The number in brackets is the total number of payments batches selected on all pages.

Click the text to switch to the detailed batch view.

Having selected all batches, click here for authorization. A summary will be displayed with a request for approval.

Number of all batches pending authorization.

Click here to create a new batch directly on the mobile site.

Number of payments in a batch.

Click here to remove the batch. Removing the batch does not result in payment removal.

You can create a payment Batch available for authorization directly on the mobile platform, basing on chosen criteria.

Payments that meet **all** of the selected criteria will be added to the batch.

Having selected the criteria, click here to create a batch.

Click on the calendar icon and choose the date from the calendar.

5. Imported File Authorization

CitiDirect BE Mobile also supports authorization of a payments file already imported via the online portal. Here are the screens displayed when the "Imported File" option is selected in the "Authorize" section from the main menu.

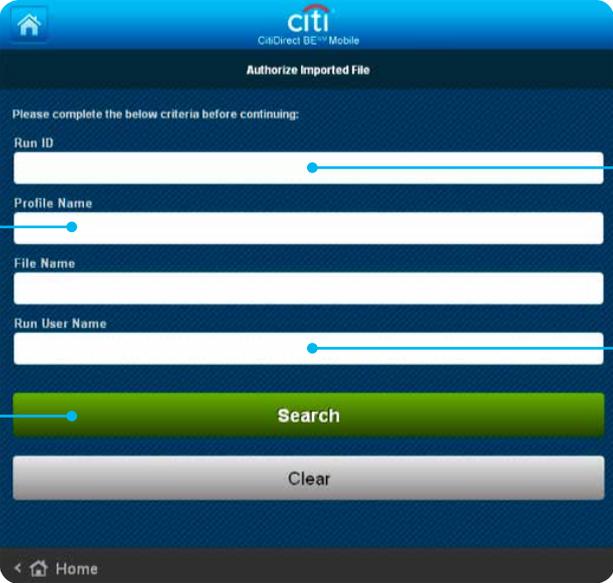
Search the payments file for authorization imported previously via the online portal

Find the file by entering the import Run ID.

Name of the profile used for file import.

Surname of the user who imported the file.

Click **Search** to display files that meet the criteria chosen above.



The list of files awaiting authorization.

The level on which the file will be authorized.

The 'Authorize' button will redirect you to the confirmation screen. Choose the 'Confirm' button to authorize the file.



6. Payment Filter

A filter to display payments that meet required criteria is available under the list at the bottom of the Authorization and Release screens.

The screenshot shows a mobile application interface titled "Refine Worklist". It features a "Summary:" section with several filter categories: "Payment Currency" (with checkboxes for EUR and PLN, each with a blue count of 11), "Payment Method" (with checkboxes for SEPA and Domestic Funds Transfer, each with a blue count of 11), "Debit Account Number", "Debit Account Name", and "Value Date Range". At the bottom, there are two buttons: "Apply Filter" (green) and "Clear Filter" (grey). A home button is visible at the very bottom.

The available criteria depend on the contents of the list. For example, this means that if all payments are in PLN, the Payment Currency criterion will not be available. In specific circumstances when the list includes only one item, the filter is not displayed.

Click here to choose a specific value date or a range of dates.

Reset the filter and display the full default list.

The number in the blue rectangle shows the number of payments that meet the specified criterion.

Click here to select the account to be debited.

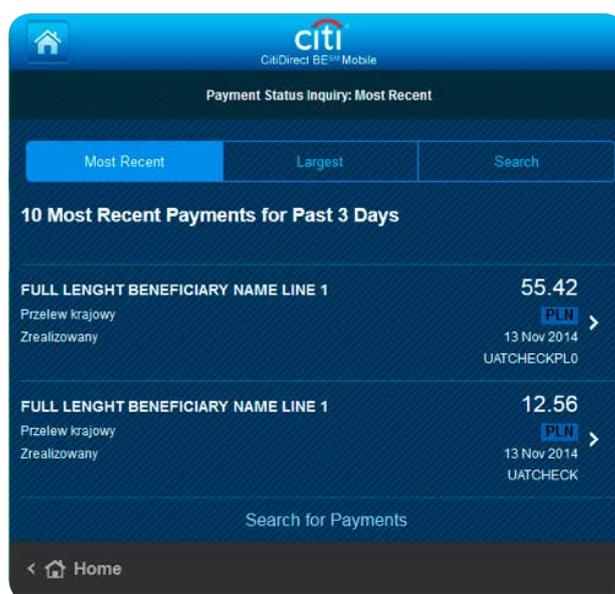
Having chosen the criteria, click here to confirm your selection.

7. Payments Status Inquiry

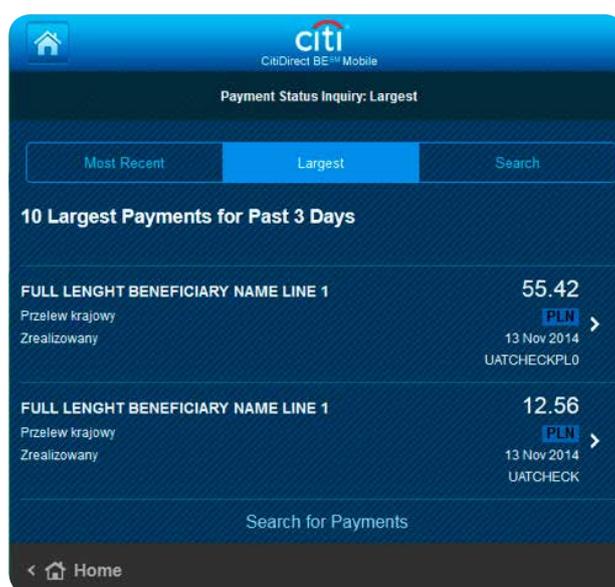
To search for payments made in the system, select the 'Payment status' option in the 'Inquiries' section from the main menu. **It is the equivalent of the View All tab in the My Transactions & Services menu of the online portal.**

A **Payment Status** inquiry is an easy and intuitive way to search the 10 most recent payments, 10 largest recent payments, and any payments within last 18 months that meet selected criteria on the search screen.

Select **Payments Status Inquiry** in the menu - on default the "Most Recent" tab will be presented. A list of the 10 most recent payments from the last three days will appear. Should there be no payments meeting this criterion, a relevant message will be displayed on the screen.



The 'Largest' tab presents the list of largest payments for the last three days.



In order to find payments within the last 18 months according to defined search criteria, go to the 'Search' tab as visible on the screen below.

Select one out of two available date search criteria, i.e. payment value date or payment input date. Then please input a relevant date range.

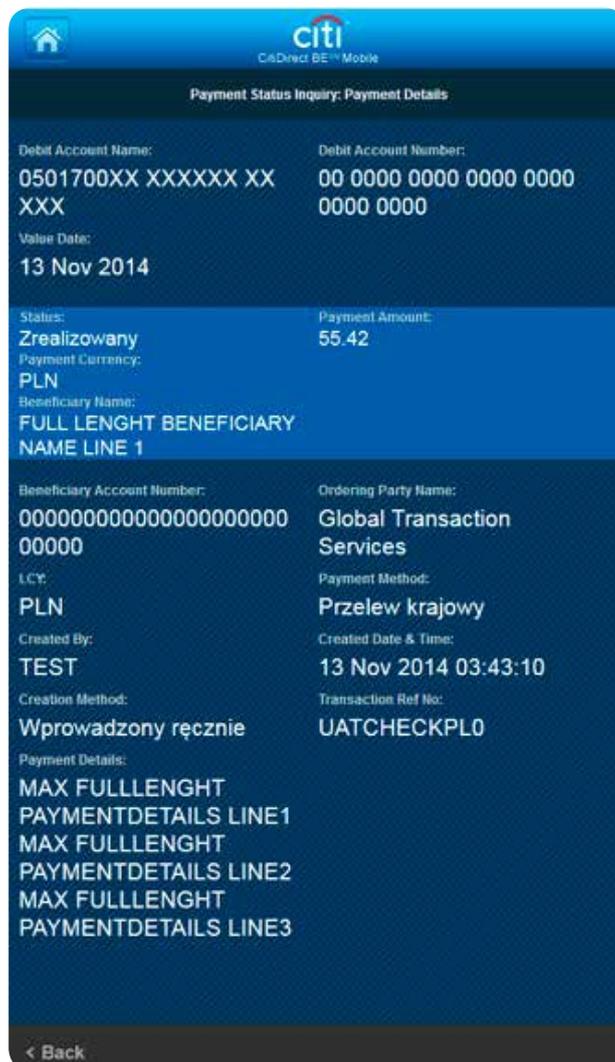
Click here to apply additional search criteria.

*Date Range (Max 90 days)

Please input any date range of up to 90 days, within the last 18 months.

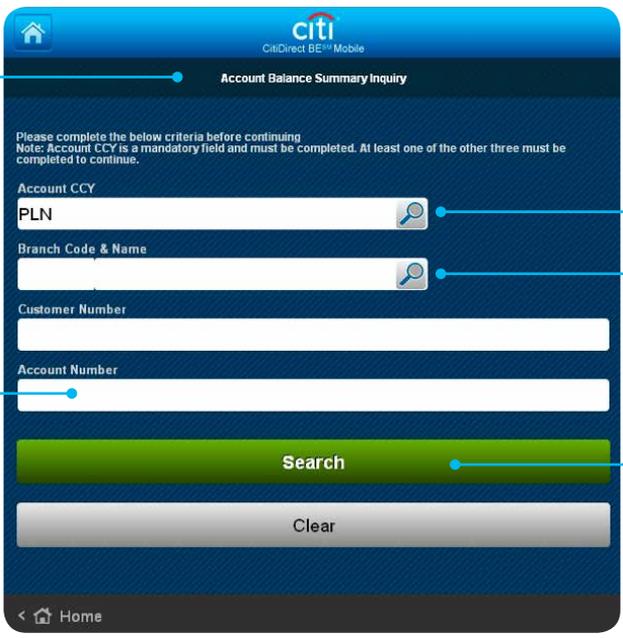
Click here to display the list of payments that meets the above defined criteria.

The payment details screen for any payments can be easily accessed by clicking on the appropriate row. Here is a sample payments details screen.



8. Balance Inquiry

The screen displays the information on the available account balance. What is displayed on the screen for account search criteria is related to the number of accounts to which the user has access. If the number of accounts exceeds 10, the search criteria need to be specified; if such criteria are not entered, the user will be redirected to the screen displaying a list of accounts



If you have access to more than 10 accounts, the system will first ask you to enter the criteria for account search.

You may specify the account number. At least the first four digits of the account number must be entered.

Currency is required. You may enter the currency code (e.g. PLN) manually or click the lookup icon to select it from the list.

Click the lookup icon to select the bank branch from the list. This is required if the Customer Number or Account Number have not been specified.

Click Search to display the accounts for which you can view balances.

The screenshot shows the 'Account Balance Summary Inquiry' screen with the following fields: Account CCY (set to PLN), Branch Code & Name, Customer Number, and Account Number. There are 'Search' and 'Clear' buttons at the bottom.



The Search Results screen displays all the accounts that meet the selected criteria. The list displays account names and last statement dates. Click an item to view the details, including the current account balance.

4 results have been returned for the criteria selected	
ACCOUNT NAME 1 PLN	12 2233 3456 6789 0000 0000 1234 Statement: 01 Nov 2013 >
ACCOUNT NAME 2 PLN	90 8989 1234 5566 0000 0000 0012 Statement: 01 Nov 2013 >
ACCOUNT NAME 3 PLN	87 4664 3333 4444 0000 0000 1122 Statement: 02 Nov 2013 >
ACCOUNT NAME 4 PLN	86 3333 1111 8888 7878 0000 1200 Statement: 03 Nov 2013 >

The screenshot shows the 'Search Results' screen with a list of four accounts. Each row includes the account name, currency (PLN), account number, and the last statement date. There are 'Back' and 'Home' buttons at the bottom.

9. Intraday Cash Position

CitiDirect BE Mobile also allows users to view current aggregate information on the total balance of a company's accounts. Select 'Intraday Cash Position' option from the main menu.

The screen visible after selecting the above option will be divided into three sections:

1. Summary with information about total balance on all accounts (always presented in base currency of the user's profile in CitiDirect BE)
2. Currency selection buttons for specifying the content shown in the list below
3. A list of accounts grouped according to currency.

The list of visible accounts as well as the total balance is consistent with the user access for the accounts in CitiDirect BE and may be refined by applying additional information filters. These are available under 'Refine above list'.

For example, here the user is entitled to view only the accounts in EUR, GBP and USD from among all the accounts available on the Client Profile in CitiDirect BE. The base currency of this CitiDirect BE Client Profile is USD.

The screenshot shows the 'Intraday Cash Position' screen. At the top, it displays the total available balance for 3 accounts in USD. Below this, there are three currency groups: EUR, GBP, and USD, each with its respective balance and F/X rate. At the bottom, there is a 'Refine above list' section with checkboxes for Currency (GBP, USD, EUR) and Country (US), along with 'Apply Filter' and 'Clear Filter' buttons.

Total balance on the accounts from all the currency groups, displayed in the base currency of the Client Profile.
Note: the total balance is related to the selected criteria.

Number of accounts for which the total balance is displayed.

The date signifies the last change of balance for all available accounts at once.

Base currency of the Client CitiDirect BE Profile - click to see the balances of the below account groups displayed in the base currency.

Account currency - click to see the balances of the below account groups displayed in the currency of a given group.

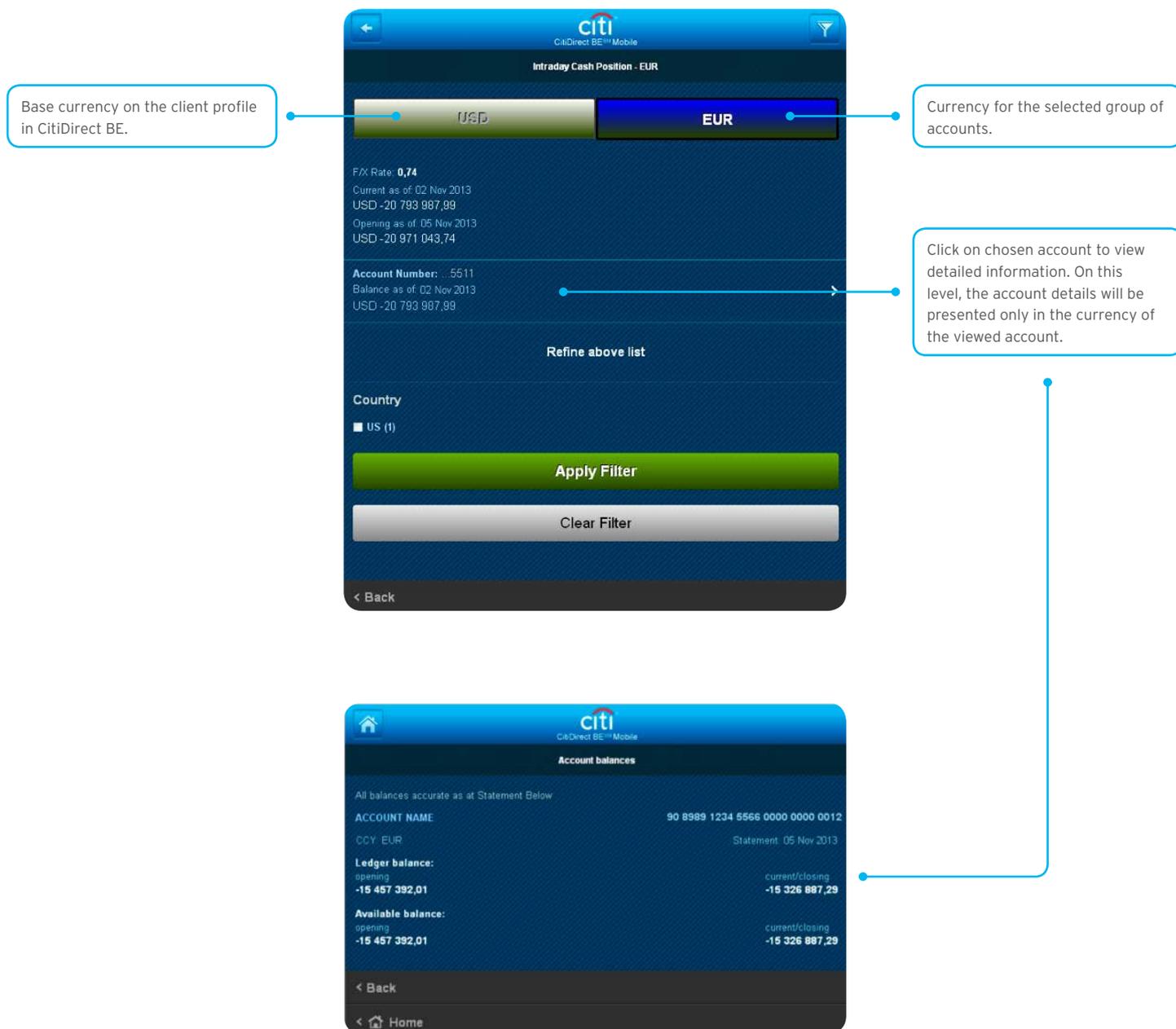
If you wish to narrow down the search results, select a currency. The number in brackets signifies the amount of accounts in the selected currency to which you have access.

Click on the chosen account group to see the list of accounts and available account balances within that group.

After clicking the **group of accounts maintained in the same currency**, the user is redirected to the screen with:

- A summary of information about the balance for the selected account group (the balance may be shown in base currency or in the currency of the chosen account group)
- A list of accounts in the chosen group.

For example, this user is working on a client profile with USD as the base currency and selects a group of accounts maintained in EUR. The information on total balance on such accounts can be displayed in USD or in EUR.

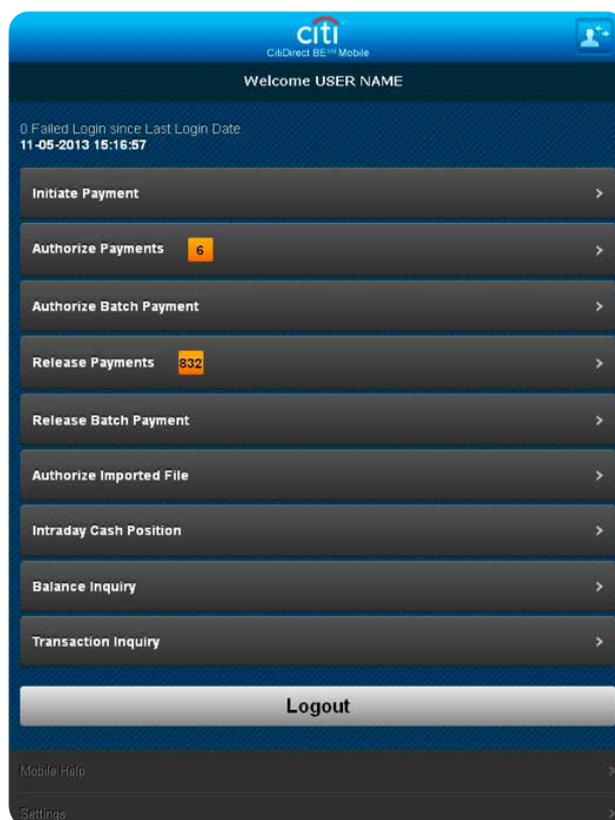


10. Client Linkage

After logging in to the mobile platform, the Client Linkage option enables switching to another client profile in CitiDirect BE. **This function is available only for the users who use more than one CitiDirect BE Profile.**

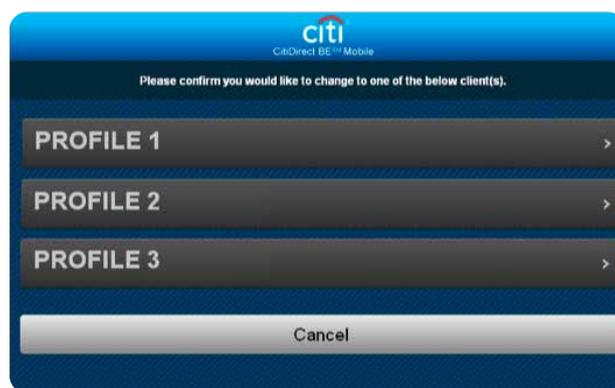
After switching to another profile, the functionality available to the user shall be consistent with the **user access on the selected, currently viewed profile.**

Linkage between client profiles is possible only for those profiles for which the user has assigned mobile access.



Click on the icon in the upper right corner of the main menu if you wish to switch to another CitiDirect BE profile.

This functionality is available to the users who use more than one CitiDirect BE profile.



Choose a profile from the list.

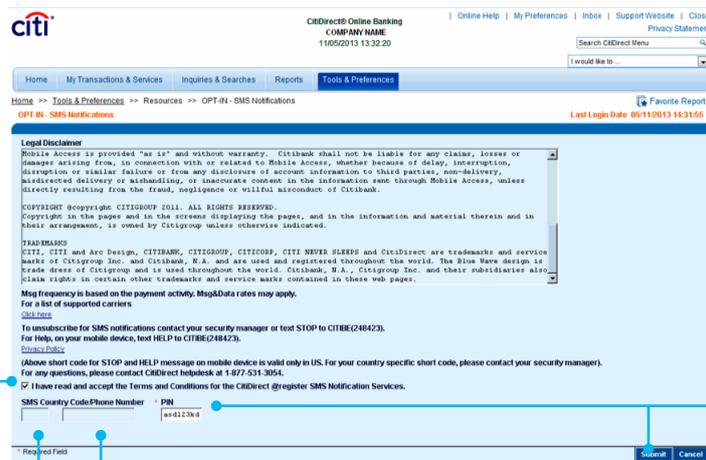
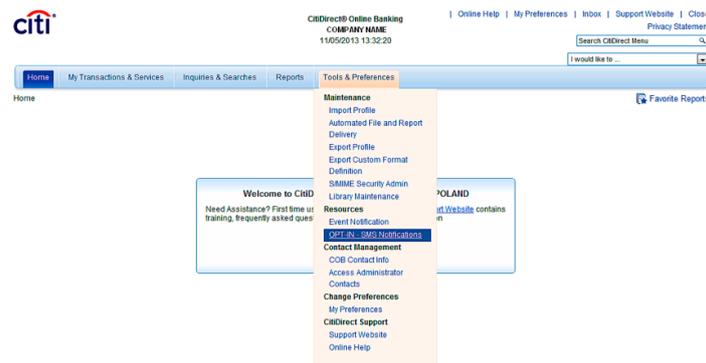
11. SMS and Email Notifications

To begin receiving SMS and/or email notifications it is necessary to select these options on the 'CitiDirect BE - Mobile Notifications' request form and specify your preferred options of delivering such notifications and to send the completed form to the Bank.

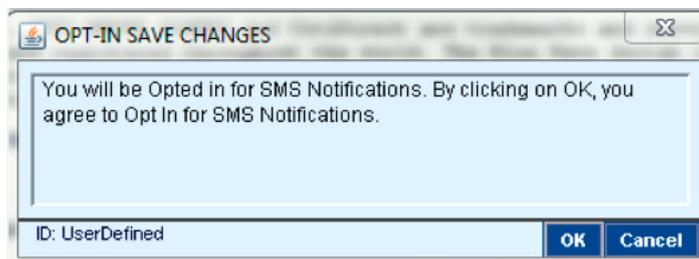
If the **SMS notifications** option was selected on the request form, once the service is set up you will receive an SMS with:

- Confirmation that that access has been granted
- Your personal identification number (PIN).

Next, you should log into CitiDirect BE at <https://portal.citidirect.com> and confirm the activation of SMS notifications with the PIN code you received.



After you click 'Submit', the following message will appear. Click 'OK' to confirm.



Press 'OK'.

SMS and email notifications are sent for:

- Payments awaiting authorization or release
- Imported files awaiting authorization.

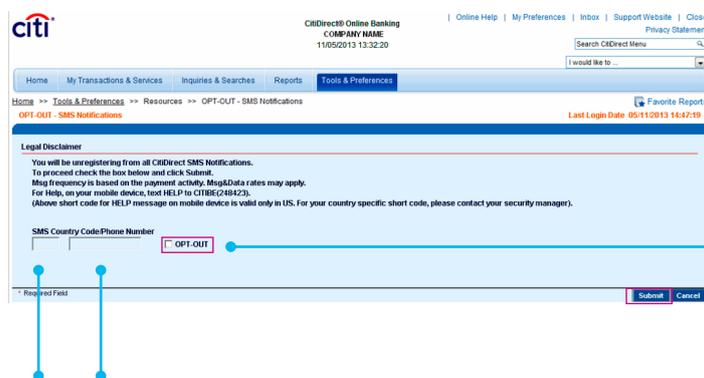
Default configuration of notifications:

- Maximum of ten SMS a day
- Sent for payments for a minimum of 50 000 currency units (this amount restriction does not apply to the import run authorization type).

In order to change the default settings, please contact the CitiDirect BE Helpdesk.

Unsubscribe from the service

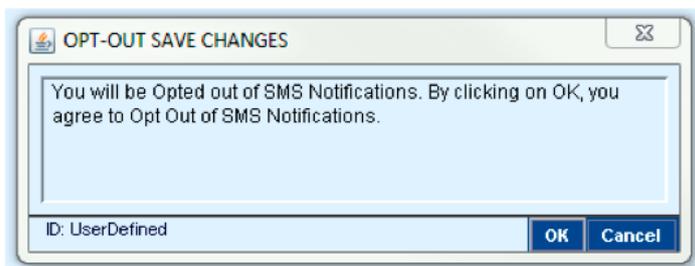
You may unsubscribe from receiving SMS notifications by logging into CitiDirect BE and selecting the option shown below.



Select this option and click the **Submit** button to unregister from the SMS notifications.

This field will be already completed with your mobile phone number and the country code.

After you click 'Submit' the following message will appear. Click 'OK' to confirm.



Click "OK" opt out from receiving SMS notifications, activating the service again will require sending a written instruction to the Bank.

www.citihandlowy.pl
Bank Handlowy w Warszawie S.A.

The logo for Citi Handlowy, featuring the word "citi" in a lowercase, sans-serif font with a red arc above the "i", followed by the word "handlowy" in a larger, lowercase, sans-serif font, and a registered trademark symbol (®) to the right.

Citi and Citi Handlowy are registered trademarks of Citigroup Inc., used under license. Citigroup Inc. and its subsidiaries are also entitled to rights to certain other trademarks contained herein. Bank Handlowy w Warszawie S.A. with its registered office in Warsaw at ul. Senatorska 16, 00-923 Warszawa, entered in the Register of Entrepreneurs of the National Court Register by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS No. 000 000 1538; NIP 526-030-02-91; the share capital is PLN 522,638,400, fully paid-up.