

Domestic Fund Transfer – Batch CitiDirect®

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1. Introduction

A bulk transfer combines multiple individual payments into a single payment, simplifying transaction management and authorization in the online banking system. A bulk transfer ensures high confidentiality, as users only see the total amount of all payments included in the transfer, and only users with appropriate entitlements can view the details of individual payments.

Any refunds of individual payments are also made in the aggregated amount to the customer's account, thus ensuring the confidentiality of information regarding completed transactions.

Features of a bulk transfer:

1. Can only be made in PLN currency.
2. The payment value date is the same for all recipients.
3. Must be made from one debit account.
4. Bulk transfers cannot be submitted to ZUS or Tax Offices.

2. Creating access profiles for bulk transfers

2.1. Access profile for inputting a bulk transfer

For users who will have access to entering bulk transfers, create an appropriate access profile. First, assign an appropriate name and description (they may be identical). Then add [General Cash PI](#). Next, under [Payments](#), add the appropriate [Processes](#), [Accounts](#), and [Transfer Type – bulk transfer](#).

Sample Access Profile for entering bulk transfers from a selected account:

Create Access Profile

Add services from the left panel and configure Access Profiles in the right panel. * Required Field

* Access Profile Name

* Description

Add New
Copy from Existing

Search

Available Services

- Legal Entities
- Libraries
- Liquidity Reports
- Messages
- Notification Channels
- Notifications
- Payment Insights
- Payment Outlier Detect...
- Payment Outlier Detect...
- Payments
 - Amount
 - Batch Confidential Pay...
 - Company
 - Confidential Payments
 - Confidential Transacti...
 - Creation Method
 - Currency
 - Document Type
 - FX Preference
 - Payment Type
 - Preformat Group
 - Processing Location
 - Subsidiary Identifier
 - Worldlink® FI Actions

< Remove

Added Services

Expand All Collapse All

- General Cash PI
 - Account
 - 18 1030 1508 0000 0001...
 - Payments
 - Account
 - 18 1030 1508 0000 0001...
 - Payment Method
 - Domestic Funds Transfe...
 - Processes
 - Input/Modify Transaction
 - VIEW TRANSACTIONS
 - REPAIR TRANSACTION

Expand All Collapse All

2.2. Access profile for bulk transfer authorization

For users who will have access to authorizing bulk transfers, create an appropriate access profile. First, assign an appropriate name and description (they can be identical). Then add [General Cash PI](#). Next, under [Payments](#), add the appropriate [Processes](#), [Accounts](#), and [Transfer Type – bulk transfer](#).

Sample Access Profile for authorizing bulk transfers:

Create Access Profile

Add services from the left panel and configure Access Profiles in the right panel. * Required Field

*** Access Profile Name**

*** Description**

Available Services

- Legal Entities (E)
- Libraries (C) (I)
- Liquidity Reports (C)
- Messages (C)
- Notification Channels (C) (I)
- Notifications (C) (I)
- Payment Insights (C)
- Payment Outlier Detect... (C)
- Payment Outlier Detect... (C)
- Payments (C) (I)
 - Amount
 - Batch Confidential Pay...
 - Company
 - Confidential Payments
 - Confidential Transacti...
 - Creation Method
 - Currency
 - Document Type
 - FX Preference
 - Payment Type
 - Preformat Group
 - Processing Location
 - Subsidiary Identifier
 - WiredLink® FI Actions

Added Services

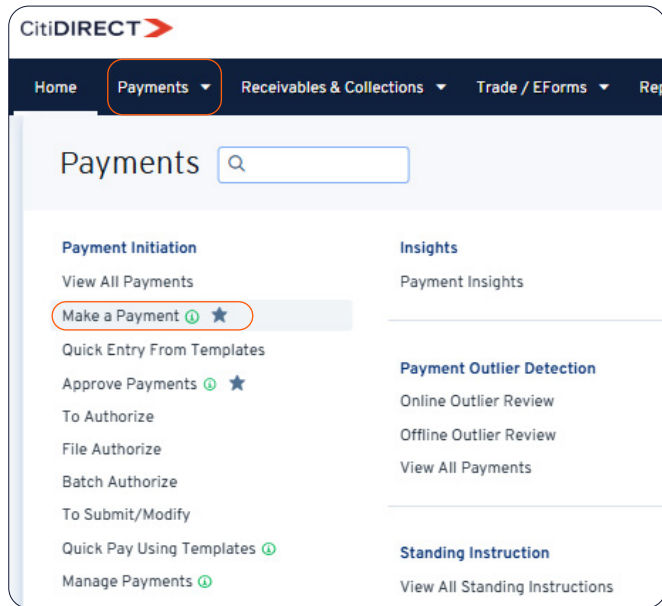
Expand All
 Collapse All

- General Cash PI** (C) (I)
 - Account**
 - 18 1030 1508 0000 0001...
 - Payments** (C) (I)
 - Account**
 - 18 1030 1508 0000 0001...
 - Payment Method**
 - Domestic Funds Transfe...
 - Processes**
 - VIEW TRANSACTIONS
 - AUTHORIZE PAYMENTS SUP...
 - AUTHORIZE LEVEL 1
 - AUTHORIZE LEVEL 2

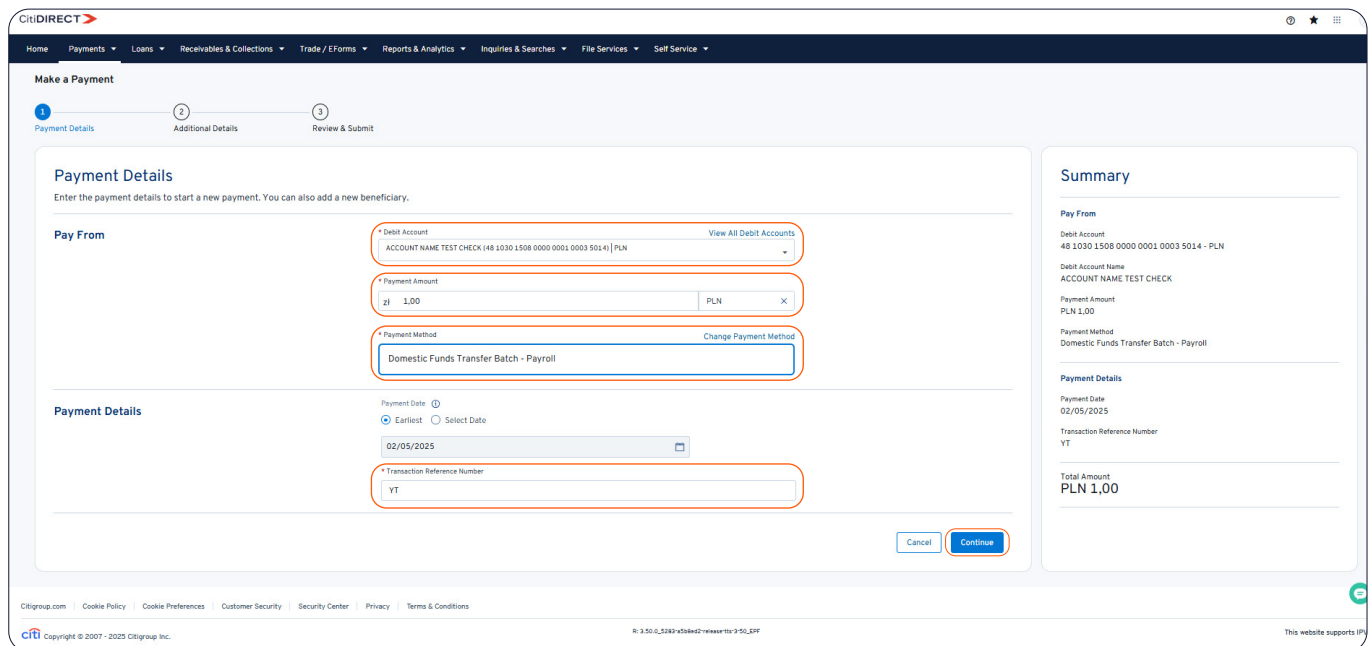
Expand All
 Collapse All

3. Manually entering a bulk transfer

From the main menu, select the [Payments](#) tab and then the [New Payment](#) option.



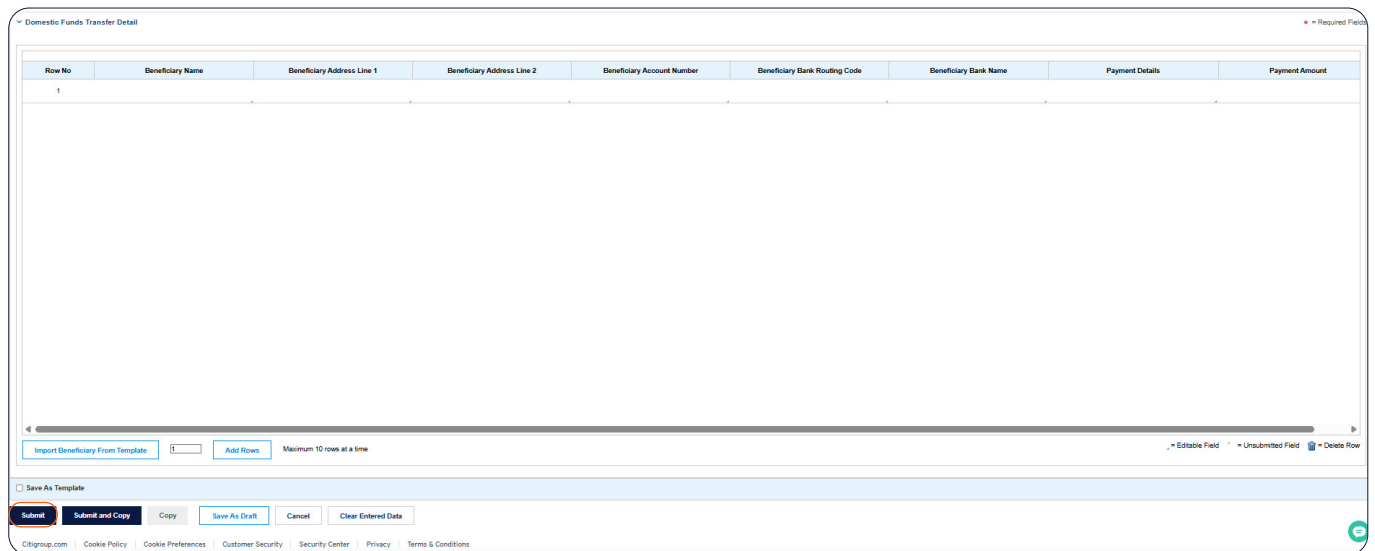
Select the Debit Account, enter 1 in the [Amount](#) field, select the [Bulk Transfer - Domestic Bulk Transfer](#) payment method, and enter the [Transaction Reference Number](#). Then click [Continue](#).



Complete the partial transfer details.

Under the list of collective transfers, you can add a beneficiary from a previously created template, add additional lines (up to 10), save a draft version of the collective transfer being created, and save it as a new template.

Once you have entered all your preferred options, click [Submit](#) to complete the bulk transfer.



The screenshot shows the 'Domestic Funds Transfer Detail' form. It features a table with the following columns: Row No, Beneficiary Name, Beneficiary Address Line 1, Beneficiary Address Line 2, Beneficiary Account Number, Beneficiary Bank Routing Code, Beneficiary Bank Name, Payment Details, and Payment Amount. The table currently contains one row with the number '1' in the 'Row No' column. Below the table, there are buttons for 'Import Beneficiary From Template', 'Add Rows', and a note 'Maximum 10 rows at a time'. At the bottom of the form, there are buttons for 'Submit', 'Submit and Copy', 'Copy', 'Save As Draft', 'Cancel', and 'Clear Entered Data'. A footer contains links for 'Citigroup.com', 'Cookie Policy', 'Cookie Preferences', 'Customer Security', 'Security Center', 'Privacy', and 'Terms & Conditions'.

The accuracy of partial transfers is verified when the entire bulk transfer is saved. If any of the partial transfers contain an error, the payment will be rejected for repair. The completed bulk transfer is subject to the same authorization rules as any other payment.

4. Import of bulk transfers

4.1. Creating an import template

The process of creating an import template is described in detail in the Import manual in the Manuals and Documents -> Payment Import tab. When creating an import template for bulk transfers, use the **C MTMS DFTB PL** import map.

4.2. MTMS file specification for bulk transfer

LABEL	FIELD NAME	NUMBER OF LINES	MIN/MAX NUMBER OF CHARACTERS IN A LINE	FORMAT
0	Transaction Type	1	2/2	N
1	Transaction Reference Number	1	1/10	T
2	Debit Account Number	1	1/34	N
3	Beneficiary Bank Routing Code	1	8/8	N
4	Beneficiary Account Number	1	26/26	N
6	Beneficiary Name / Address	3	1/35	T
7	Amount	1	1/22	T
8	Value Date	1	8/8	DD/MM/YY
9	Payment Details	4	0/35	T

4.3. Sample payment record

```

0
11
1
REF-1
2
0509000999
3
10301508
4
99103015080000000000000000000000
6
Name and address of the beneficiary 1
Name and address of the beneficiary 2
Name and address of the beneficiary 3
7
1000.00
8
01/12/22
9
1.1.1.1 Payment details line 1
1.1.1.2 Payment details line 2
1.1.1.3 Payment details line 3
1.1.1.4 Payment details line 4
-1

```