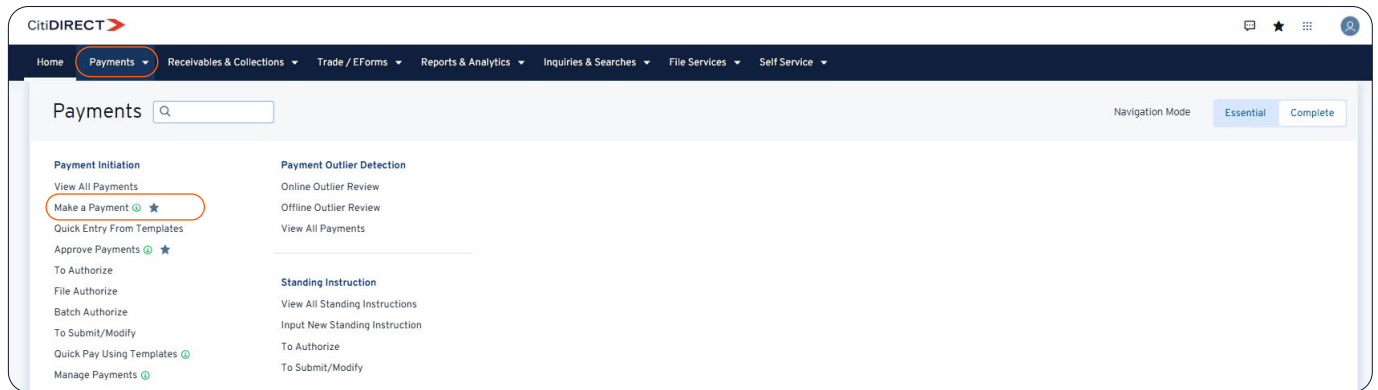
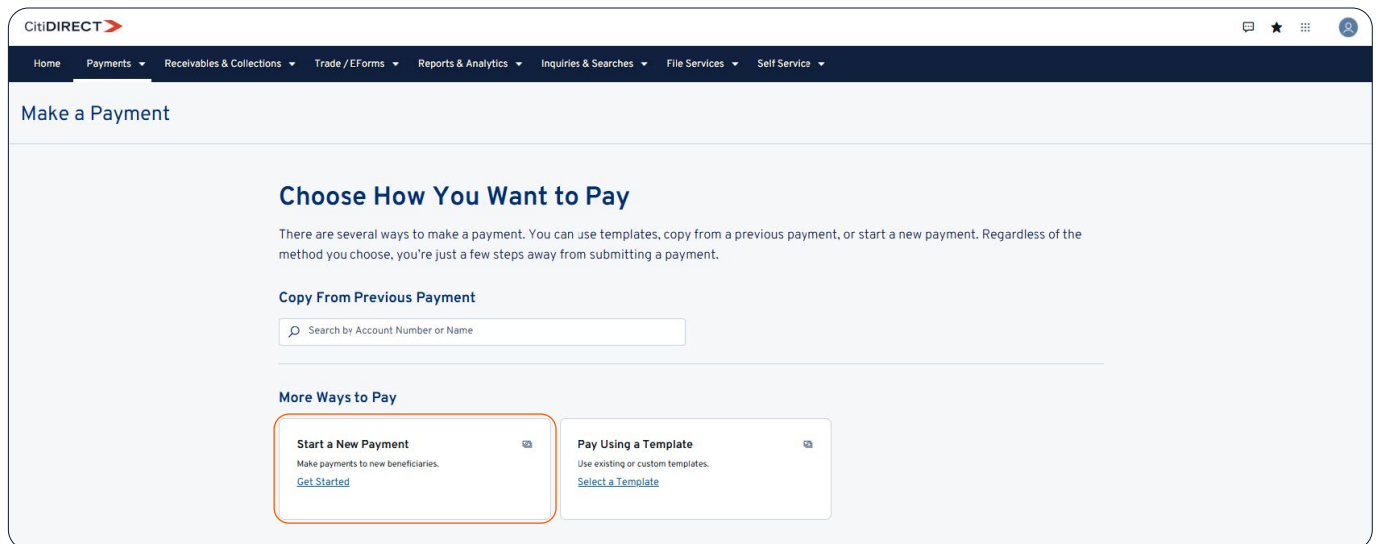


Cross Border Funds Transfer

1. From the main menu select **Payments**. In the payment tab, select the option **Make a payment**.



2. Select **Start a New Payment**.



3. Select **Debit Account**, **Payment Amount** and **Currency** (select payment currency other than PLN), and **Payment Method** as **Cross Border Funds Transfer**.

CitiDIRECT

Home Payments Receivables & Collections Trade / EForms Reports & Analytics Inquiries & Searches File Services Self Service

Make a Payment

1 Payment Details 2 Additional Details 3 Review & Submit

Payment Details

Enter the payment details to start a new payment. You can also add a new beneficiary.

Pay From

- * Debit Account View All Debit Accounts
TEST WZORZEC (72 1030 1508 0000 0001 0006 6010) | PLN
- * Payment Amount
€ 10.00 EUR X
- * Payment Method
Select Payment Method
Cross Border Funds Transfer
SEPA - Credit Transfer
SEPA - Credit Transfer - Same day

Cancel Continue

Summary

Pay From

Debit Account
72 1030 1508 0000 0001 0006 6010 - PLN

Debit Account Name
TEST WZORZEC

Payment Amount
EUR 10.00

Total Amount
EUR 10.00


- Select option **Enter Beneficiary Details**. A window will appear on the right. Enter the **Beneficiary Name**, **Account Number in IBAN format** and **Beneficiary Bank**, where you can select **Bank Routing Code** – with this selection you need to select the **Country of Payment** and **Bank Routing Code** or **Bank Details**, where the **Beneficiary's Bank Name** is required.

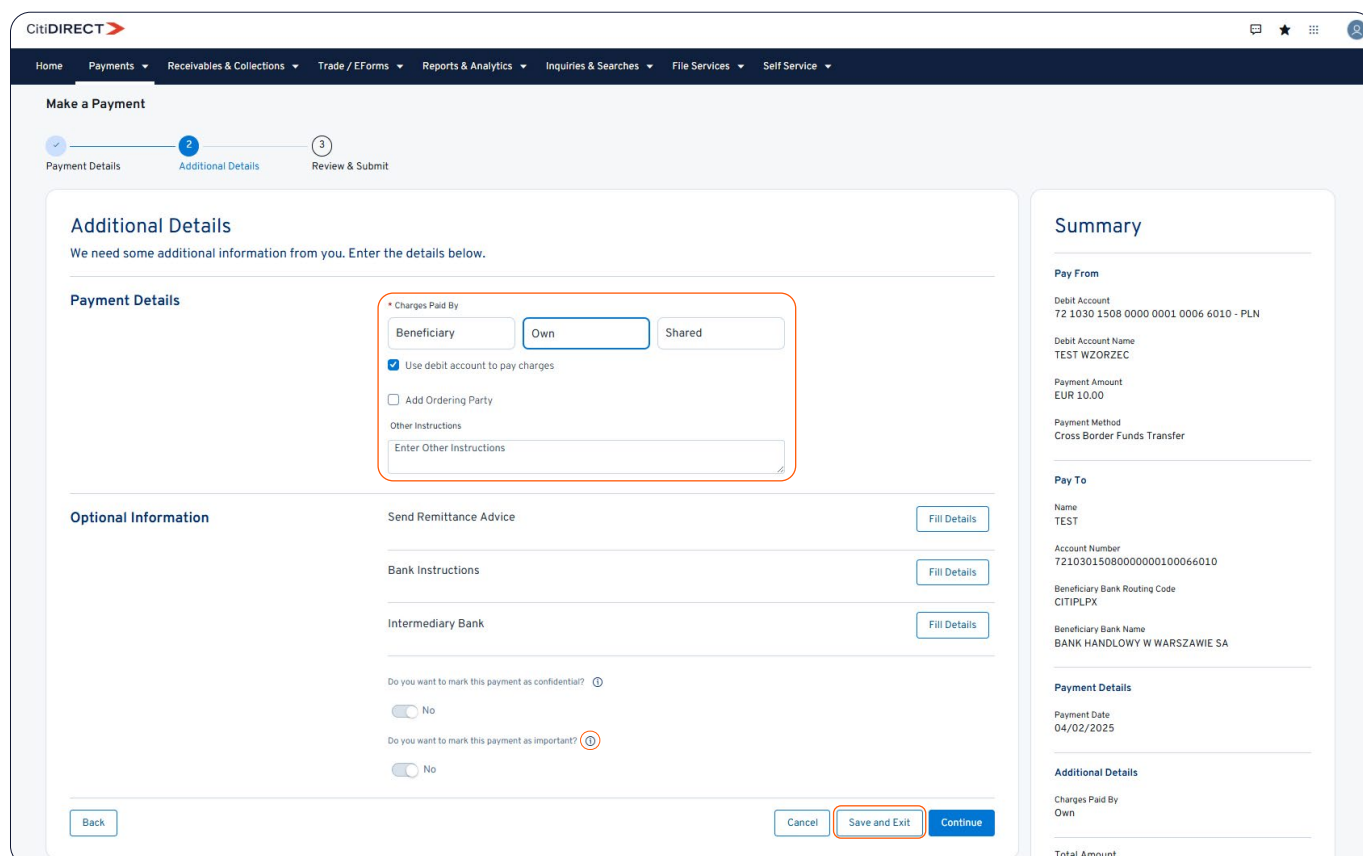
IMPORTANT! By precisely specifying the recipient's account, you prevent delays and additional payment costs.

- Then you need to select the payment details **Payment date**, **Payment system**, **Payment Details** (payment details: these are 4 lines of 35 characters) and **Transaction Reference Number** (if this option is unlocked, enter any string of up to 10 characters. Depending on the settings, it may be generated automatically by the system). Then click **Continue**.

6. The next step is **Additional Details**. Select **Charges Paid By**, specify who will pay the transfer charges:

- **Beneficiary** – all charges will be paid by the recipient.
- **Our** – all charges will be paid by the ordering party.
- **Joint** – each party will pay the charges of their bank.
- **Use debit account to pay charges** – Account for charges: select the account to which the charges will be posted. By default, the system selects the debit account.
- **Other Instructions:** additional instructions for the bank. The following information can be provided here:
 - **VDO** – the beneficiary’s account will be credited on the day the transfer is made.
 - **VD1** – the beneficiary’s account will be credited the day after the transfer is made.
 - Currency conversion enter the negotiated exchange rate value, the name of the bank employee with whom the contract was concluded.
 - **TARGET2** – the payment can only be made in EUR, when choosing the Joint cost option.

You can mark a given payment as important. The description of this function can be found under the sign . At this stage, you can save the payment under the **Save and Exit** button. The payment will be entered in the draft version.



7. The last step of the payment is the summary. At this stage, you can [Cancel](#) the payment, return to editing under the [Edit Payment Details](#) or [Edit Additional Details](#) buttons. You can save the payment as a draft under the [Save and Exit](#) button. Use the [Submit payment](#) button to enter the payment into the system.

8. After clicking [Submit Payment](#), a confirmation of your payment entry appears.