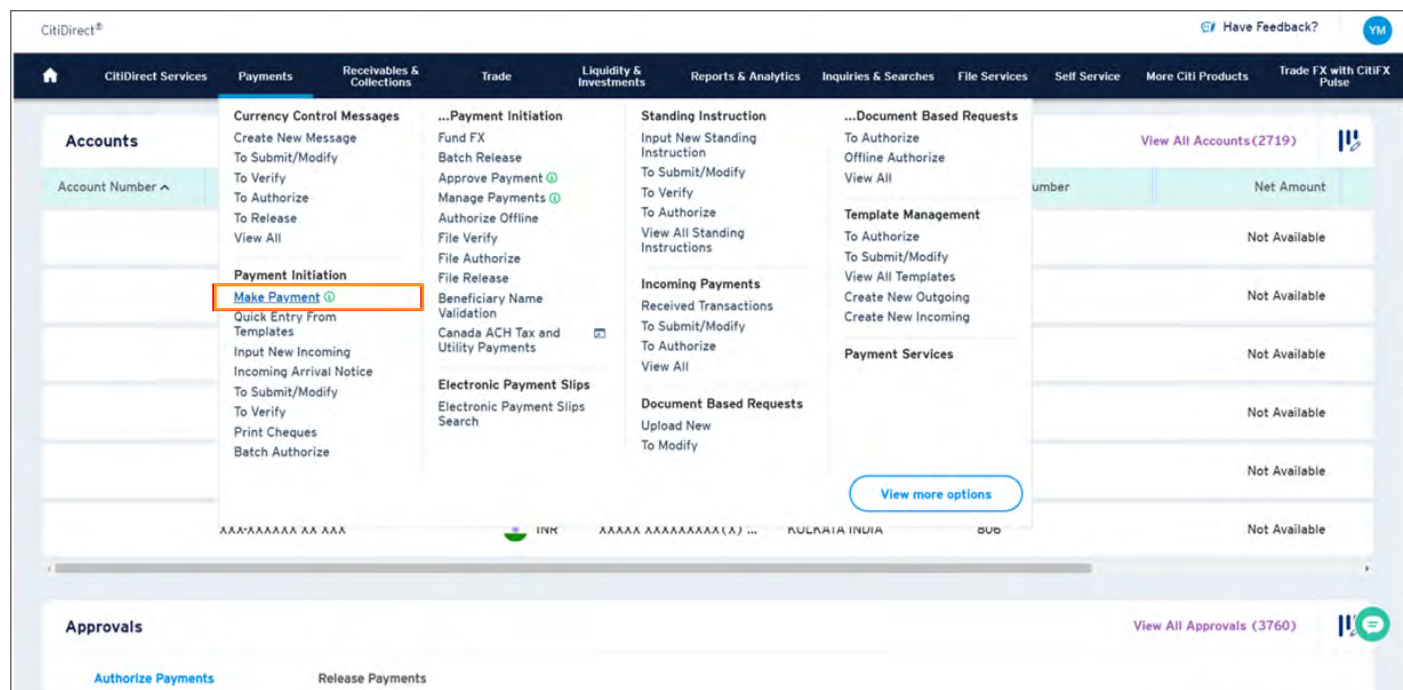


# How to Make a Payment in CitiDirect®

## Step 1:

From your Home page, select "Make a Payment" from the Payments menu.



Is this a new or existing beneficiary?

Existing Beneficiary

New Beneficiary

**Step 2: Existing Beneficiary**

Type at least 3 characters in the WHO WOULD YOU LIKE TO PAY box (either Beneficiary Name or Beneficiary Account Number) and Select the beneficiary from the drop-down list that you want to pay. "Frequent" and "Recent" beneficiaries are listed at the top of the list for your convenience.

The screenshot shows the CitiDirect interface for initiating a payment. The top navigation bar includes 'CitiDirect®' and a 'YM' icon. Below the navigation bar, the page title is 'Payments / Initiate Payment'. The main content area is titled 'Payment Details' and includes a 'Pay Using Template' link. A dropdown menu is open under the heading 'WHO WOULD YOU LIKE TO PAY?'. The search input field contains 'CHA' and has a close button. The dropdown list shows the following results:

- ARUNACHAL PRADESH-ENTTAX ( )
- CHAND ( )
- CHANDIGARH ( )
- CHATTISGARH-ENTTAX ( )
- CHATTISHGARH ( )
- Charles ( ...9765)

To the right of the dropdown is a '+ Pay Someone New' button. The footer contains 'CITIGROUP.COM SECURITY CENTER PRIVACY TERMS & CONDITIONS' and 'Copyright © 2007 - 2022 Citigroup Inc.'

**Step 3:**

For beneficiaries that you or any user on your client has paid in the past 13 months, for your convenience, details will be copied from the most recent payment to that beneficiary.

If you'd like to view a maximum of 10 previous payments to this beneficiary (past 13 months), select "View Other Past Payments".

The screenshot shows the 'Initiate Payment' form in CitiDirect. The form is titled 'Payments / Initiate Payment' and includes a 'Cancel Payment' link in the top right. The main content area is titled 'Payment Details' and contains several sections:

- WHO WOULD YOU LIKE TO PAY?**: A dropdown menu showing 'TEST (1234567891)' with a 'View Beneficiary Details' link to its right.
- FROM WHICH ACCOUNT?**: A dropdown menu showing '65 3091XX (653091028) | EUR' with an 'Available Balance' link below it.
- VALUE DATE**: A date selection field.
- HOW MUCH?**: A field with a currency selector set to 'EUR' and a close button.
- HOW?**: A dropdown menu showing 'Book Transfer'.
- TRANSACTION REFERENCE NUMBER**: An empty text input field.
- PAYMENT DETAILS (OPTIONAL)**: A large text area with a character count of '140/140'.

At the bottom of the form, there are three buttons: 'Revert Changes', 'Cancel', and 'Review and Submit Payment'. The 'View Other Past Payments' link and the 'Review and Submit Payment' button are highlighted with orange boxes in the original image.

**Step 4:**

Once you've confirmed all payment details, select "Submit Payment".

As a convenience, select "Edit Details" to change payment details as desired.

The screenshot shows the CitiDirect interface for reviewing and submitting a payment. At the top, there is a navigation bar with various service categories. Below this, the page title is 'Payments / Initiate Payment' with a 'Cancel Payment' link on the right. The main heading is 'Review and Submit Payment'. A prominent 'Submit Payment' button is highlighted with an orange border. Below this, there are two sections: 'Payment Details' and 'Additional Information', each with an 'Edit Details' link. The 'Payment Details' section includes fields for Beneficiary, Debit Account, Value Date, Payment Amount, Payment Method, and Transaction Reference Number. The 'Additional Information' section includes fields for Beneficiary Is, Beneficiary Bank Address Line 4, Ordering Party Name, Account Currency Code, Account Country Code, Client ID, Discount Rate, Intra-Company, Mark as Important, Confidential, and Subsidiary Identifier. At the bottom, there is a link to view all additional details.

CitiDirect® YM

Home CitiDirect Services Payments Receivables & Collections Trade Liquidity & Investments Reports & Analytics Inquiries & Searches File Services Self Service More Citi Products Trade FX with CitiFX Pulse

Payments / Initiate Payment Cancel Payment

### Review and Submit Payment

[Submit Payment](#)

#### Payment Details Pay Using Template [Edit Details](#)

Beneficiary	TEST (1234567891)
Debit Account	653091028 - EUR
Value Date	Fri, Jan 28, 2022
Payment Amount	EUR 1,000.000
Payment Method	Book Transfer
Transaction Reference Number	CITITESTPAYMENT1
Payment Details (optional)	

#### Additional Information [Edit Details](#)

Beneficiary Is	Not a Bank
Beneficiary Bank Address Line 4	NN
Ordering Party Name	65 3091XX
Account Currency Code	EUR
Account Country Code	FR
Client ID	18875925
Discount Rate	0
Intra-Company	N
Mark as Important	N
Confidential	C
Subsidiary Identifier	CITICHANNELS

Want to add more details to this payment? [View all additional details.](#)

**Final Step:**

A payment confirmation will appear indicating that the payment has been submitted.

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Payments / Initiate Payment

✓
Payment Submitted

Make Another Payment

### Payment Details

Beneficiary	CHANDRA PRAKASH IN DFT (6302207508)
Debit Account	6302207508 - INR
Value Date	Tue, Feb 8, 2022
Payment Amount	INR 100.00
Payment Method	Domestic Funds Transfer
Transaction Reference Number	CITITESTPAYMENT2

### Additional Information

Beneficiary Account Type	01
Beneficiary Address Line 1	30-3
Beneficiary Bank Routing Code	00000000
Account Currency Code	INR
Account Country Code	IN
Delivery Channel	FAX
Recipient Name	Adam
Client ID	18875925
Discount Rate	0
Intra-Company	N
Email Address	adma@gmail.com
Product Code	EFT
Mark as Important	N
Confidential	C
Subsidiary Identifier	QWE

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## Step 2: New Beneficiary

Select "Pay Someone New."

The screenshot shows the CitiDirect interface for initiating a payment. At the top, there is a navigation bar with various service categories: CitiDirect Services, Payments, Receivables & Collections, Trade, Liquidity & Investments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, More Citi Products, and Trade FX with CitiFX Pulse. The current page is titled "Payments / Initiate Payment".

The main content area is titled "Payment Details" and includes a "Pay Using Template" link. Below this, a section titled "WHO WOULD YOU LIKE TO PAY?" contains a search box with the placeholder text "Search for an existing beneficiary account number or name". To the right of the search box is a button labeled "Pay Someone New". Below the search box, there are two lists of beneficiaries: "Frequent" with one entry "TEST ( ...7891)" and "Recent" with one entry "996GBDFT ( ...7547)".

At the bottom of the page, there is a footer with links for CITIGROUP.COM, SECURITY CENTER, PRIVACY, and TERMS & CONDITIONS, along with a copyright notice: "Copyright © 2007 - 2022 Citigroup Inc.".

**Step 3:**

Once the beneficiary has been selected, fill in the required payment instructions (the red dot indicates a required field) and select "Fill in Payment Details."

The screenshot shows the CitiDirect interface for initiating a payment. The page title is "Payments / Initiate Payment" and the main heading is "Pay Someone New". The form contains several required fields, each marked with a red dot:

- To which country are you making the payment?**: A dropdown menu with "POLAND" selected.
- Beneficiary Account Number**: A text input field with the placeholder "Enter domestic or international account number format".
- Beneficiary Bank Routing Code**: A dropdown menu with the placeholder "Please select beneficiary bank country first".
- Beneficiary Name**: A text input field.
- Beneficiary Country**: A dropdown menu with "POLAND" selected.
- Beneficiary Address**: A text input field.
- City / Town**: A text input field.
- Zip Code**: A text input field.

At the bottom right of the form, there are three buttons: "Revert Changes", "Cancel", and "Fill in Payment Details". The "Fill in Payment Details" button is highlighted with an orange border. The top navigation bar includes "CitiDirect Services", "Payments", "Receivables & Collections", "Trade", "Liquidity & Investments", "Reports & Analytics", "Inquiries & Searches", "File Services", "Self Service", "More Citi Products", and "Trade FX with CitiFX Pulse". A "Cancel Payment" link is located in the top right corner of the form area. The CitiDirect logo is in the top left, and a "YM" icon is in the top right. A help icon is in the bottom right corner.

**Step 4:**

Fill in the payment details and select "Fill in Additional Information."

CitiDirect®

Payments Receivables & Collections Trade Liquidity & Investments Reports & Analytics Inquiries & Searches File Services Self Service More Citi Products Trade FX with CitiFX Pulse

Payments / Initiate Payment Cancel Payment

Payment Details Pay Using Template

- Beneficiary**  
Chandra Prakash Haridoss PLEFT (4532675)  
CITIBANK N.A., UNITED STATES OF AMERICA View Beneficiary Details
- Debit Account**  
KONINKLIJKE PHILIPS NV (86 1030 1508 0000 0005 0209 1085) | PLN  
Available Balance:  I am making this payment on behalf of another Company
- Value Date**  
Feb 10, 2022
- Payment Amount**  
Zł 12.00 PLN
- Payment Method**  
Cross Border Funds Transfer
- TRANSACTION REFERENCE NUMBER**  
CHANEMO901
- PAYMENT DETAILS**  
EFT Transaction 90/105

Revert Changes Cancel Fill in Additional Information

As we are transitioning to the new CitiDirect experience, some payment methods will require final submission in the CitiDirect BE payment screens.



**Step 5:**

Verify the payment information and select “Submit Payment” once all details are complete and accurate. The “Edit Details” function can be used to adjust the payment details.

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Payments Receivables & Collections Trade Liquidity & Investments Reports & Analytics Inquiries & Searches File Services Self Service More Citi Products Trade FX with CitiFX Pulse

Payments / Initiate Payment Cancel Payment

**Payment Details** Pay Using Template Edit Details

Beneficiary	Chandra Prakash Haridoss PLEFT (4532675)   UNITED STATES OF AMERICA
Debit Account	86 1030 1508 0000 0005 0209 1085 - PLN
Value Date	Thu, Feb 10, 2022
Payment Amount	PLN 12.00
Payment Method	Cross Border Funds Transfer
Transaction Reference Number	CHANDEMO901
Payment Details	EFT Transaction

**Additional Information**

• Beneficiary is  
Not a Bank

• Subsidiary Identifier  
CITI 12345

Advanced Options

Send remittance advice to beneficiary and beneficiary bank when payment is released

Advice Beneficiary (Optional)  
No Advise Required

Advice to Beneficiary Bank (Optional)

Add Bank Instruction

Add Intermediary Bank

Confidential ⓘ  Mark as important ⓘ

Revert Changes Review and Submit Payment

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**Step 6:**

Verify the payment information and select “Submit Payment” once all details are complete and accurate. The “Edit Details” function can be used to adjust the payment details.

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Payments / Initiate Payment
Cancel Payment

### Review and Submit Payment

Submit Payment

#### Payment Details

Beneficiary	TEST (1234567891)
Debit Account	653091028 - EUR
Value Date	Fri, Jan 28, 2022
Payment Amount	EUR 1,000,000
Payment Method	Book Transfer
Transaction Reference Number	CITITESTPAYMENT1
Payment Details (optional)	

Pay Using Template

Edit Details

#### Additional Information

Beneficiary is	Not a Bank
Beneficiary Bank Address Line 4	NN
Ordering Party Name	65 3091XX
Account Currency Code	EUR
Account Country Code	FR
Client ID	18875925
Discount Rate	0
Intra-Company	N
Mark as Important	N
Confidential	C
Subsidiary Identifier	CITICHANNELS

Edit Details

Want to add more details to this payment? [View all additional details.](#)

**Final Step:**

Fill out remaining payment information, select "Submit" and a payment confirmation will appear.

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Trade FX with CitiFX Pulse

Payments / Initiate Payment

✔ **Payment Submitted**
Make Another Payment

**Payment Details**

Beneficiary	CHANDRA PRAKASH IN DFT (6302207508)
Debit Account	6302207508 - INR
Value Date	Tue, Feb 8, 2022
Payment Amount	INR 100.00
Payment Method	Domestic Funds Transfer
Transaction Reference Number	CITITESTPAYMENT2

**Additional Information**

Beneficiary Account Type	01
Beneficiary Address Line 1	30-3
Beneficiary Bank Routing Code	00000000
Account Currency Code	INR
Account Country Code	IN
Delivery Channel	FAX
Recipient Name	Adam
Client ID	18875925
Discount Rate	0
Intra-Company	N
Email Address	adma@gmail.com
Product Code	EFT
Mark as Important	N
Confidential	C
Subsidiary Identifier	QWE

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