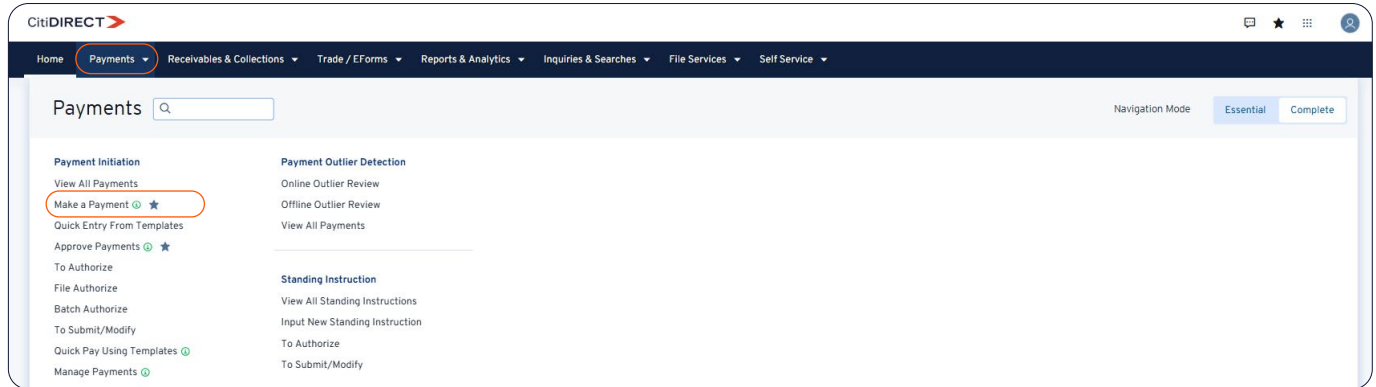
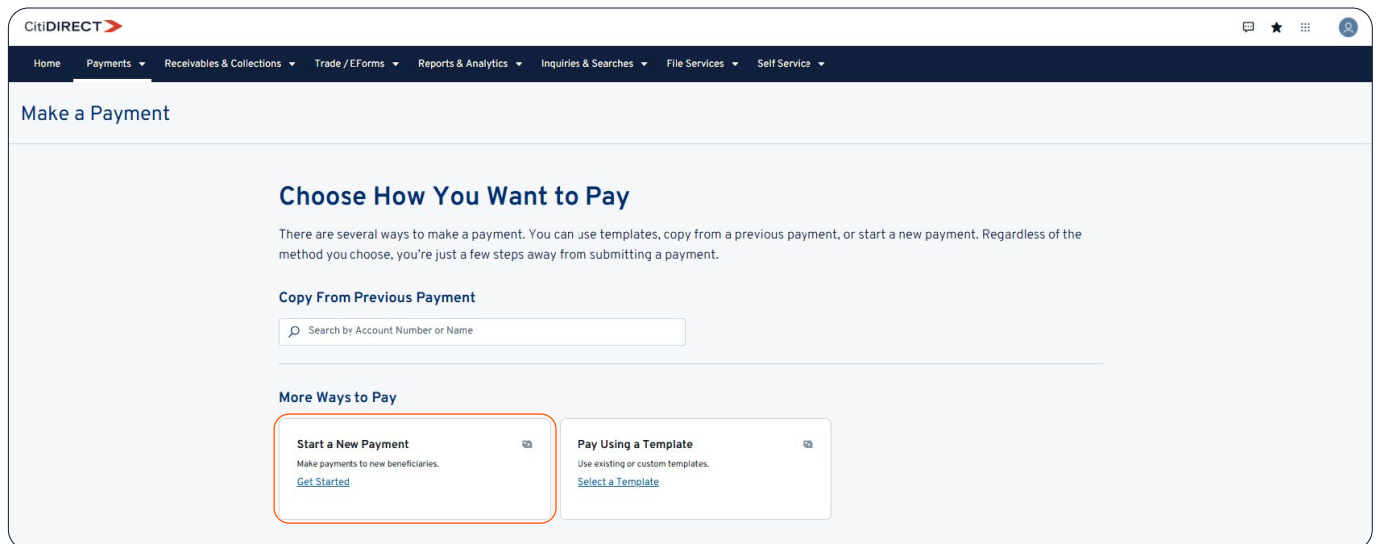


Cross Border Funds Transfer

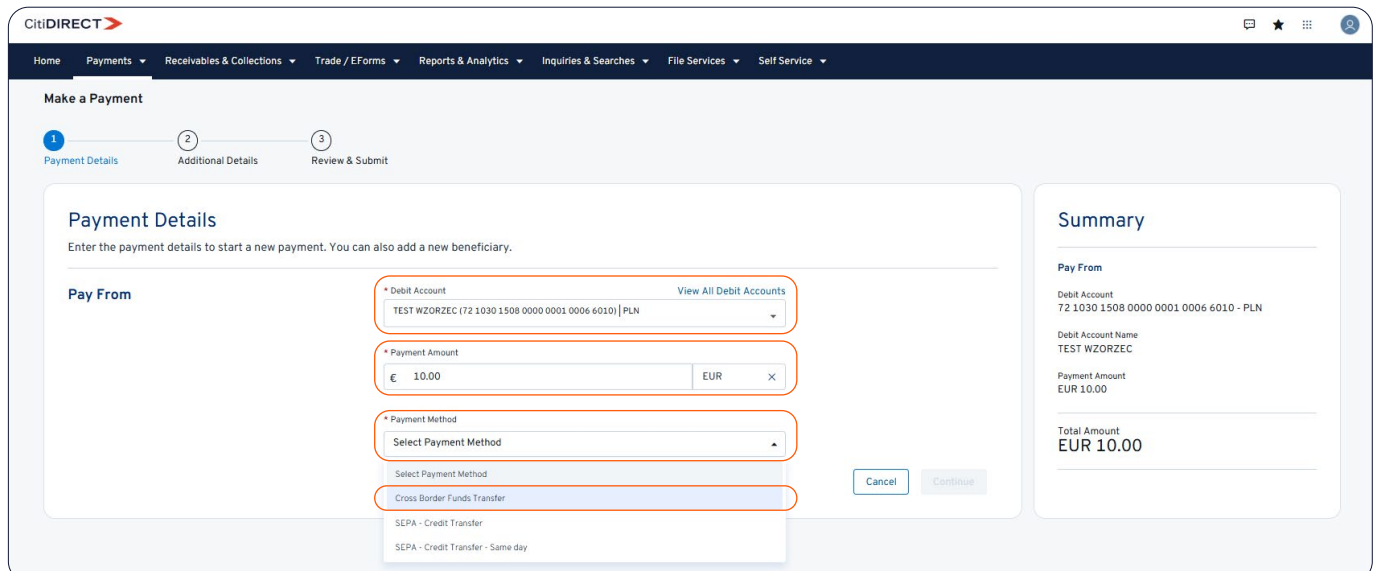
1. From the main menu select **Payments**. In the payment tab, select the option **Make a payment**.



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

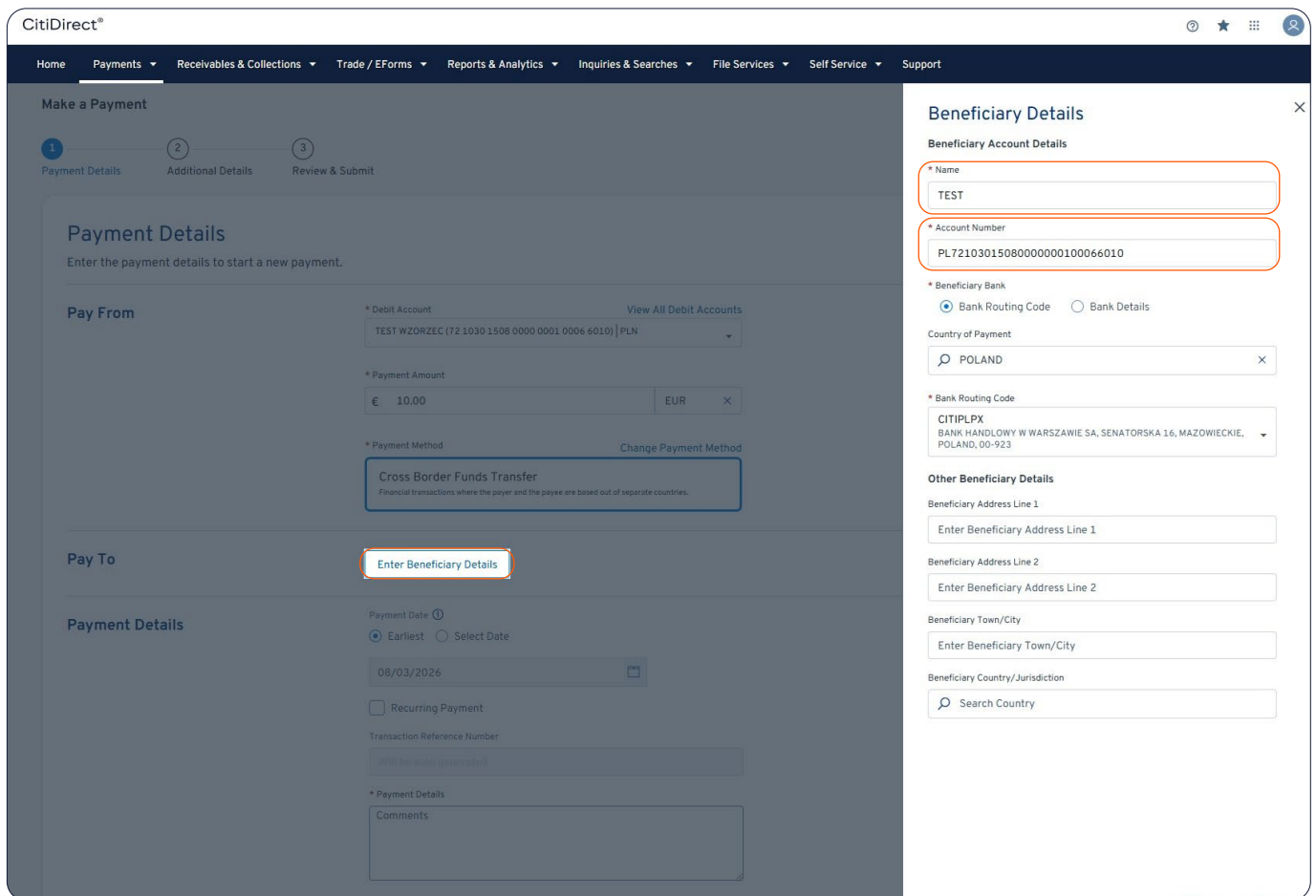


3. Select **Debit Account**, **Payment Amount and Currency** (select payment currency other than PLN), and **Payment Method** as **Cross Border Funds Transfer**.



- 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! The recipient's address is not a mandatory field when submitting a transfer. **However, we recommend providing this information, as in some countries it is required by local regulations or rules arising from the implementation of FATF Recommendation 16.** Providing the recipient's address may help avoid delays in processing the transfer. List of countries subject to these requirements (as of: 03.08.2026): Cameroon, Canada, China, Dominican Republic, Gabon, Guatemala, Honduras, Jamaica, Paraguay, Uganda (the list may change as further countries implement the regulations).



The screenshot shows the CitiDirect 'Make a Payment' interface. The main window has a dark header with navigation links: Home, Payments, Receivables & Collections, Trade / EForms, Reports & Analytics, Inquiries & Searches, File Services, Self Service, and Support. Below the header, there's a 'Make a Payment' section with a progress bar showing three steps: 1. Payment Details, 2. Additional Details, and 3. Review & Submit. The 'Payment Details' section is active, showing fields for 'Pay From' (Debit Account, Payment Amount, Payment Method) and 'Pay To' (Beneficiary Details). The 'Pay To' section has a button labeled 'Enter Beneficiary Details'. The 'Beneficiary Details' modal is open on the right, showing fields for 'Beneficiary Account Details' (Name, Account Number), 'Beneficiary Bank' (Bank Routing Code, Bank Details), 'Country of Payment' (POLAND), 'Bank Routing Code' (CITIPLPX), and 'Other Beneficiary Details' (Beneficiary Address Line 1, Beneficiary Address Line 2, Beneficiary Town/City, Beneficiary Country/Jurisdiction).

5. 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](#).

Payment Details

Payment Date ⓘ

☒ Earliest
 ☐ Select Date

04/02/2025

Transaction Reference Number

Will be auto generated

* Payment Details

TEST

Cancel

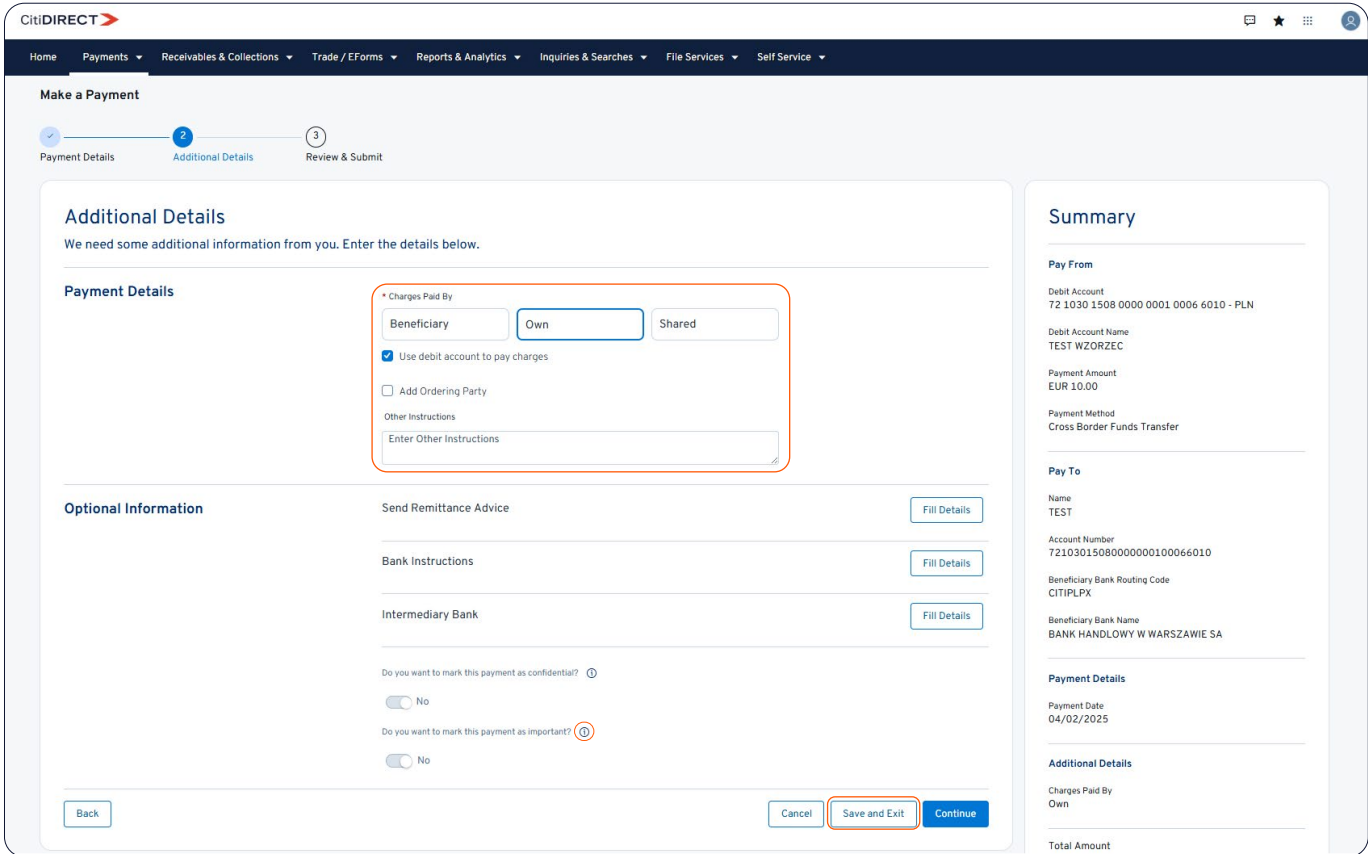
Continue

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

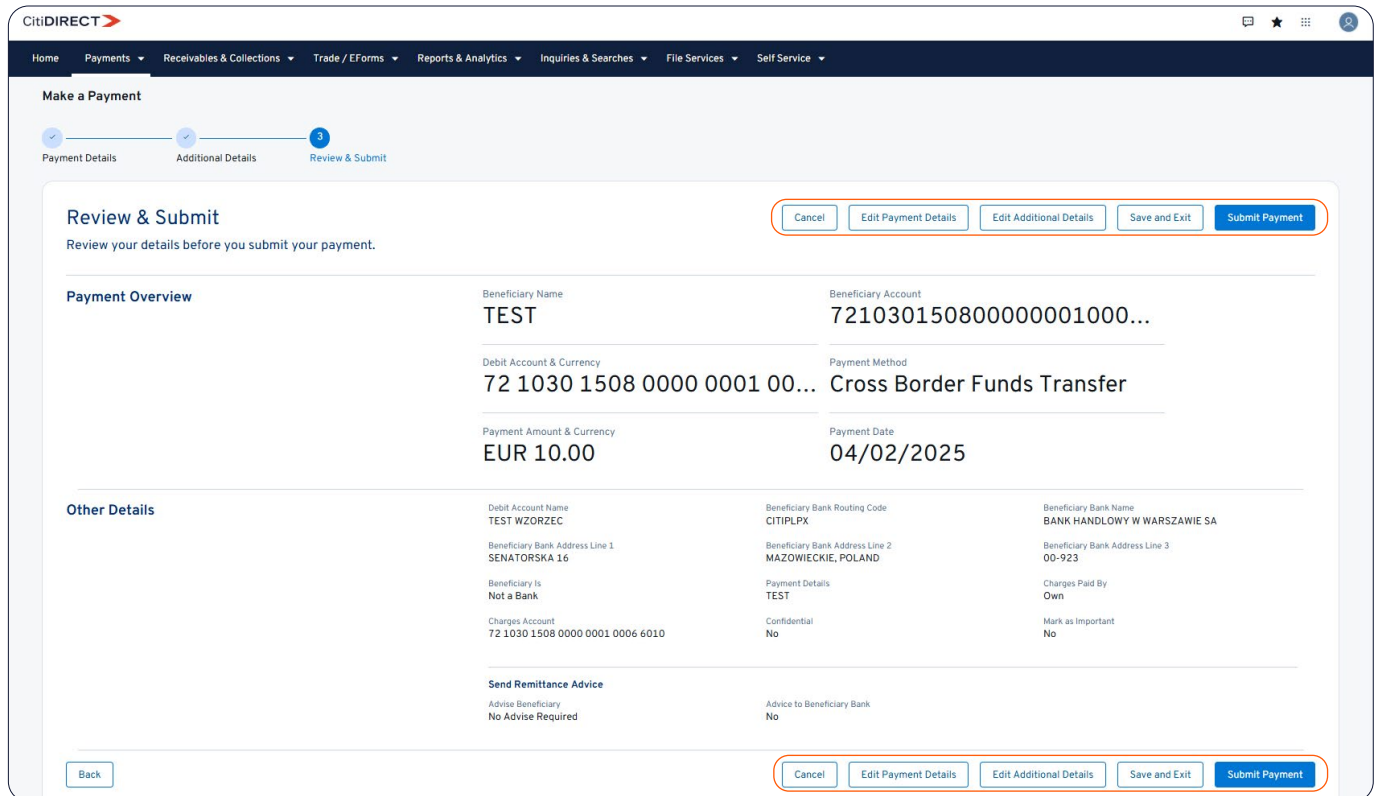
- **Beneficiary** – all charges will be paid by the recipient.
- **Our** – all charges will be paid by the ordering party.
- **Joint** – each party will pay the charges of their bank.
- **Use debit account to pay charges** – Account for charges: select the account to which the charges will be posted. 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.



Review & Submit
Review your details before you submit your payment.

Payment Overview

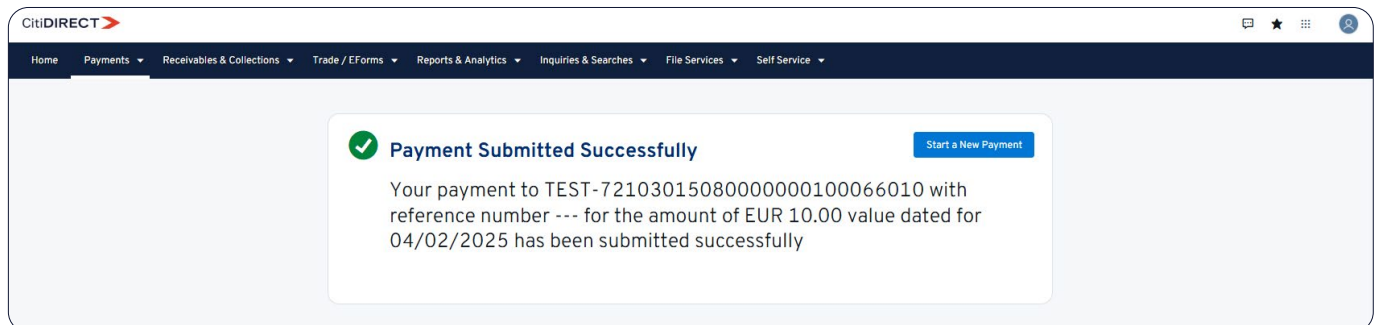
Beneficiary Name	TEST	Beneficiary Account	721030150800000001000...
Debit Account & Currency	72 1030 1508 0000 0001 00...	Payment Method	Cross Border Funds Transfer
Payment Amount & Currency	EUR 10.00	Payment Date	04/02/2025

Other Details

Debit Account Name	TEST WZORZEC	Beneficiary Bank Routing Code	CITIPLPX	Beneficiary Bank Name	BANK HANDLOWY W WARSZAWIE SA
Beneficiary Bank Address Line 1	SENATORSKA 16	Beneficiary Bank Address Line 2	MAZOWIECKIE, POLAND	Beneficiary Bank Address Line 3	00-923
Beneficiary Is	Not a Bank	Payment Details	TEST	Charges Paid By	Own
Charges Account	72 1030 1508 0000 0001 0006 6010	Confidential	No	Mark as Important	No
Send Remittance Advice	Advise Beneficiary No Advise Required	Advice to Beneficiary Bank	No		

[Back](#) [Cancel](#) [Edit Payment Details](#) [Edit Additional Details](#) [Save and Exit](#) [Submit Payment](#)

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



Payment Submitted Successfully

Your payment to TEST-72103015080000000100066010 with reference number --- for the amount of EUR 10.00 value dated for 04/02/2025 has been submitted successfully

[Start a New Payment](#)

If you have any questions, please contact the [CitiDirect Technical Support >>](#)