



Citi Trade Portal User's Manual

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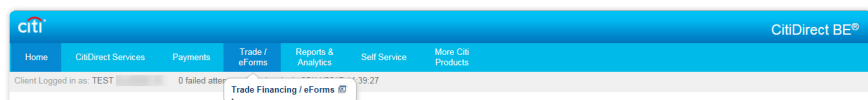
1. Login

A detailed description of how to log into the CitiDirect system has been described in a different, dedicated manual available at: http://www.citihandlowy.pl/poland/citidirect/polish/pdf/logowanie_pl.pdf

and at the site: <http://www.citidirect.pl> in the Manuals section.

Open the Citi Trade Portal from the level of the CitiDirect EB portal.

Once you are logged in CitiDirect, click Trade -> Trade Financing in the upper menu:



NOTE: The application will be activated in a new window or in a new browser card. If the message about blocking pop-up windows appears, click on the message and allow the pop-up window to open.

2. How to begin

2.1. Homepage

The User's Manual refers to the use of the following products: Factoring, Letter of credit, Guarantee, Collection, Trade Loan, Paylink and Factoring on the Citi Trade Portal. Access to individual items and sub-items of the Main Menu depends on the authorizations assigned to the User - in line with appropriate documentation.

Once the application is activated, the User's screen will display the following page.

The screenshot shows the Citi Trade Portal homepage. On the left, there is a 'Witamy w Citi Trade Portal' message. The main content area features a 'Messages (4 new alerts)' table with columns for Date, Type, and Action. The table contains four rows of alerts. To the right of the messages is a 'My shortcuts' section with five buttons: 'Factoring - Preview of invoices', 'Factoring - Contract list', 'Guarantees - Apply for grant', and 'Letter of Credit - Open'. Below the shortcuts is an 'Address details' section with contact information for Bank Handlowy w Warszawie S.A. At the top, there is a navigation bar with items like 'Homepage', 'Letter of credit', 'Guarantee', 'Collection', 'Invoices', 'General overview', 'Reports', and 'Contracts'. Callouts in pink boxes identify the 'Alerts Section', 'Main Menu', and 'My Shortcuts' sections.

Date	Type	Action
20.02.2014 09:53	The application was accepted	show
20.02.2014 09:53	The transaction has been opened	show
20.02.2014 09:49	Correspondence was sent from the Bank	show
14.02.2014 16:25	The transaction has been opened	show

The "My Shortcuts" Section - consists of maximum 5 shortcuts picked by the User. The "Adjust..." button on the right is used to select visible buttons in accordance with the description in the "Shortcuts" below.

The "Messages" (alerts) Section - contains information on unopened alerts sent to the User (alerts which haven't been displayed in the "Message detail" form). Maximum of 10 unread messages can be displayed in this section. Under the table, there is the "Mark as read" button which you can use to mark alerts as read and delete them from the list (upon clicking, the confirmation message will be displayed). On the right, there is the "navigate to the Alerts page" link causing a screen with all the alerts to appear in the whole window.

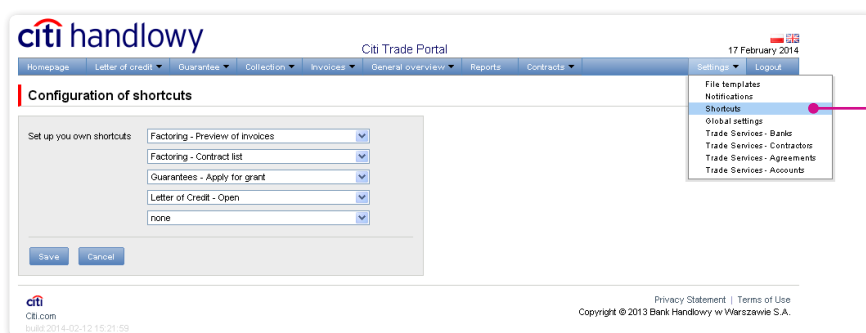
In the case of trade finance products, indicators related to factoring enable you to monitor and verify such parameters concerning agreements and invoice portfolio as: Exposure, Amount at risk, Turnover, Delays or Financing period. A detailed description of individual indicators can be found in the "Additional information" -> "Factoring indicators" section of the Manual.

2.2. Shortcuts

The shortcuts section is visible on the main screen of the system (welcome page), allowing you to go directly to a tab you have selected. You can configure the shortcuts in the Settings > Shortcuts tab. By default, two shortcuts are configured:

- General overview -> Preview,
- Contract List.

Saved configuration for each User is stored individually.



Selection of the
Shortcuts form.

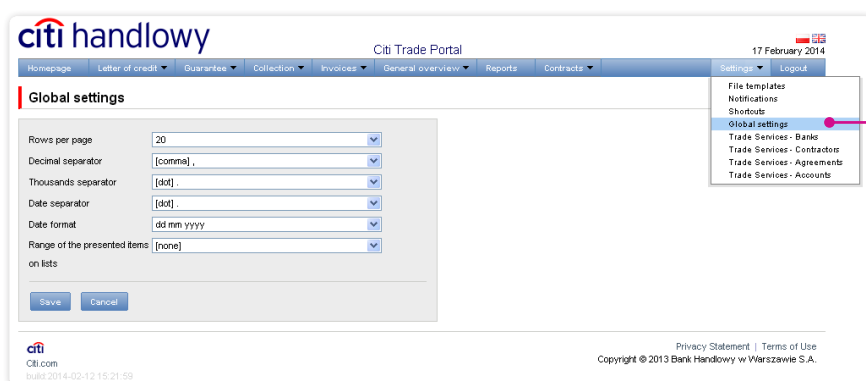
2.3. Global settings

In the Settings -> Global settings tab, you can format dates and numbers displayed in the portal (as well as in alerts, available in the generated reports).

From here you can also set the number of items displayed in the list by default (applies when multiple pages are present in the table). Saved configuration for each User is stored individually.

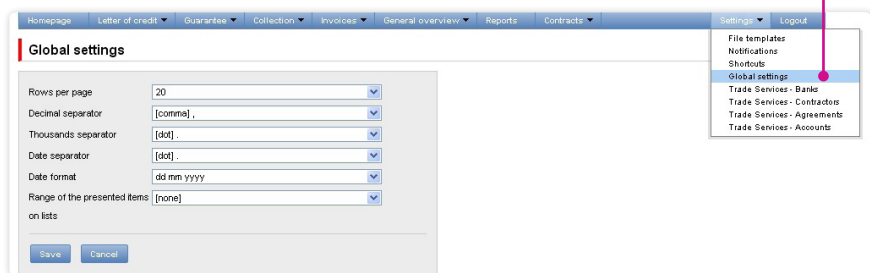
The following formats are set by default in the system:

- Number of items in the lists: 20;
- Decimal separator: [comma];
- Thousandth separator: [dot];
- Date separator: [dot];
- Date format: yyyy mm dd [yyyy - year in a 4-digit format, mm - month, dd - day];
- Scope of items presented in the lists: none, i.e. all data is presented, regardless of the entry date; any change in this parameter will cause the display of transactions in the entire system to be limited to items entered 7, 14, or 21 days before the current date.



Selection of the
Global settings form.

The first configuration and all the subsequent ones must be completed by pressing the “Save” button, which will be confirmed by the system with an appropriate message.



2.4. Notifications

In the Settings -> Notifications tab, you can set the types of notifications you wish to receive, as well as the way in which they will be delivered.

In the “Notifications” section, you can indicate the notifications you want to receive (only those related to a service provided). Notifications can be delivered through the following channels:

- **Alert** - the notification will be in the form of an alert visible in the system main page (homepage),
- **SMS** - the notifications will be sent to the mobile phone number indicated by the User (“Phone” field),
- **E-mail** - the notifications will be sent to an email address indicated by the User (“Email” field).

The phone number should be entered in the following format: **+48XXXYYZZWW** or **48XXXYYZZWW**, where “XXXYYZZWW” represents a specific phone number.

Citi Trade Portal SMS notification service is available for Polish mobile phone numbers (i.e. beginning with +48) only.

For the notifications sent by SMS, the User can choose the preferred delivery time range (the default hours are: 8am - 6pm on business days). If the “unlimited” box is ticked, the SMS notifications will be arriving simultaneously with the notifications sent by the other channels - the very moment the event occurs in the system, even on weekends.

If the User chooses not to receive any kind of notifications, especially the notifications for “Financed invoices” and “The application was accepted” it is highly recommended that the User logs into Citi Trade Portal every day.

Reminders configuration

Phone:
SMS hours: from 08:00 to 18:00 unlimited
E-mail:

The list of available notifications (depends of User entitlements) and notification channels.

Reminder type	Alert	SMS	E-mail
Defined limit has been crossed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financed invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information about paid invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Information about rejected invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invoices approved to Incasso	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invoices to approve	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New document to download	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New invoice to download	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdue invoices	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recourse made	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment date is coming (3 days ahead) (modify)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Request for proposal of payment setting	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Letter of Credit/Guarantee/Collection

Reminder type	Alert	SMS	E-mail
Correspondence was sent from the Bank	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L/C due date is coming (3 days ahead) (modify)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been returned for corrections	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been reviewed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application was accepted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application was rejected	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The transaction has been opened	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

File templates
Notifications
Shortcuts
Global settings
Trade Services - Banks
Trade Services - Contractors
Trade Services - Agreements
Trade Services - Accounts

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Selection of the **Notifications** form.

The first configuration and all the subsequent ones must be completed by pressing the "Save" button, which will be confirmed by the system.

By default, any User who has not made configuration changes will have all notifications only in the form of alerts.

3. Factoring

3.1. Invoices

Introduction

The drop down selection lists of Buyers and Sellers are limited to 30 items. When Sellers or Buyers list contains more than 30 items, access to the full list is possible by clicking on the icon to the right of the drop-down list.

The screenshot shows the 'Invoice submission' form with the following callouts:

- Selection of the form to enter/edit invoices.** (Points to the 'Add new' dropdown menu)
- Selection of the form to enter invoices from a file.** (Points to the 'Import' option in the dropdown menu)
- Section in which you can specify parameters of entered or edited invoices.** (Points to the fields for Invoice no, Invoice date, Due date, Amount, and Currency)
- The section with a list of invoices you have entered from the day on which the form was last opened or invoices marked for edition in the invoice sending form.** (Points to the 'Preview of submitted invoices' table)
- Clicking this hyperlink will take you to the invoice sending page.** (Points to the 'navigate to the "Invoice Send Page" >>>' link)

After you finish entering details for the new invoice, click "Add" - the invoice will then be saved and automatically made available on the "Sending invoices" screen with "to send" status".

The list of newly entered invoices will be also displayed under the "Preview of submitted invoices" section below. In that section, you can edit the invoice - by clicking "modify" in the table featuring the invoice items. The fields in the upper part of the form will be populated with the edited invoice data. Once the changes are saved, the table item will be updated with the values you have provided. The entered invoices will be deleted if you mark a given item in the list of the entered invoices preview and click the "Delete" button.

You may also enter invoices, using the "import from file" function ("Import" form).

The file import is carried out by a wizard in two steps:

- Selecting the file you wish to upload and choosing the import template for this file from the list of templates provided by the Bank or templates created by the User. Predefined import schemes are available named: (i) TUF4 (extended) or (ii) Reversed Factoring (simplified). Both schemes only serve to load billing information into the system and can be used to handle Paylink. For the purposes of this User's Manual, the "Reversed Factoring" scheme is to be understood as one of the file import schemes rather than a banking product (banking activity).
- Verifying correctness of the uploaded invoices, correcting errors and editing invoice details.

The screenshot shows the 'Invoice submission from a file - step 1/2' form with the following callouts:

- Selection of the file with invoices to import.** (Points to the 'Choose File' button)
- Selection of the import scheme defined in the import template configuration (File Templates).** (Points to the 'Template' dropdown menu)
- If you press the button, you will go to step 2/2 concerning the entering of invoices from a file.** (Points to the 'File Upload' button)

When the file with invoice details is uploaded into the system, each of its rows is automatically analysed according to the defined import template -the rows formatted correctly are then marked with green , while the incorrect invoices are marked with a red cross.

Invoice submission from a file - step 2/2

File name: **demo1.txt**
 Total number of invoices: 3 Total number of approved invoices: 2 Total number of invoices being not loaded: 1 Total number of records with detected errors: 0

Show only records with detected errors

It is possible to edit uploaded invoices by selecting appropriate option in the column "Action".

Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo001	18.02.2014	21.02.2014	1.500,01		change
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo002	18.02.2014	21.02.2014	1.500,01	PLN	change
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo003	18.02.2014	21.02.2014	1.500,01	PLN	change

The total number of submitted invoices: 2 The total amount of submitted invoices: **3.000,02 PLN**

The icon warns about an error in the imported invoice.

The symbol means that the invoice has been successfully uploaded.

The invoices which have been uploaded into the system will appear in the Citi Trade Portal database with the 'to send' status only after the "Save approved invoices" button is clicked. Simultaneously a check of selected items is run by the system. Using the "Send approved invoices" button, you can send the uploaded invoices (and omit the invoice entry step). These invoices will receive the "sent" status after passing the validation process.

Invoice submission from a file - step 2/2

File name: **demo1.txt**
 Total number of invoices: 3 Total number of approved invoices: 2 Total number of invoices being not loaded: 1 Total number of records with detected errors: 0

Show only records with detected errors

It is possible to edit uploaded invoices by selecting appropriate option in the column "Action".

Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo001	18.02.2014	21.02.2014	1.500,01		change
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo002	18.02.2014	21.02.2014	1.500,01	PLN	change
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo003	18.02.2014	21.02.2014	1.500,01	PLN	change

The total number of submitted invoices: 2 The total amount of submitted invoices: **3.000,02 PLN**

This button uploads the invoices into the Citi Trade Portal database - they become available for sending from the **Invoices -> Send** tab.

When clicked, this button sends the invoices to the Bank for processing, without the need to first go to the invoice sending screen at **Invoices -> Send** tab.

The "Purchase request date" field in the system only has a non-binding guide value. The Purchase request date may or may not be the same as the date of execution in the meaning of the Product Agreement.

If the User wishes to:

- Send the approved invoices - by default the system sets the current date as the **Purchase request date**. The Purchase request date can be changed in the step 2/2 of file upload by editing each invoice, and using the "change" link;
- Save approved invoices to later send them from the **Invoices -> Send** tab - the Purchase request date should be selected in the appropriate field, it can be selected for the entire group of invoices. The process of sending invoices from the **Invoices -> Send** tab is described below in the 'Sending' 3.2. - "Sending" section.

Regardless of the above, if a fixed purchase request date has been specified in the agreement concluded with the Bank (e.g. always due date), the system will process the transactions according to the provisions of that agreement.

Invoice submission from a file - step 2/2

File name: **demo1.txt**
 Total number of invoices: 3 Total number of approved invoices: 2 Total number of invoices being not loaded: 1 Total number of records with detected errors: 0

Show only records with detected errors

Seller: DEMO Klient Tax ID: 22-33-44 Address: ul. Opolska 00-001 Solec
 Contract: DEMO.F. z regresem
 Buyer: TEST a/s Tax ID: 55-66 Address: ul. Ścisła 55 00-001 Łądek. Zdrój
 Purchase request: select
 Purchase request date:

Invoice no.: demo0001 Invoice date: 18.02.2014 Due date: 21.02.2014 Amount: 1.500,01 select

Invoice list from a file Page: 1 of 1 Number of results: 3 Number of results per page: 20 Adjust

<input type="checkbox"/>	Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Type	Action
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		
<input checked="" type="checkbox"/>	DEMO.F. z regresem	DEMO Klient	TEST a/s	demo0003	18.02.2014	21.02.2014	1.500,01	PLN		

The total number of submitted invoices: 2 The total amount of submitted invoices: **3.000,02 PLN**

Field for the specification of the purchase request date for a given invoice.

The success of file import depends on whether that file has been prepared according to the appropriate import template. The User can choose a ready import template made available to them by the Bank or create their own import template. Detailed information about import templates and creation of import templates can be found in the system in the **Settings -> File templates** tab as well as **Chapter 6.1 of the User's Manual**.

The Tuf4 and reversed factoring predefined import templates do not include the purchase request date field. The User can create their own file templates with the purchase request date - in this case in step 2/2 of file import (the 'Send approved invoices' button) the User can send approved invoices for which the purchase request date has been specified in the uploaded file.

Presented below are the two examples of file templates available in the system:

The file format: Tuf4 (regardless of the file format description indicated in the **Settings / File Templates** tab, the format is designed for importing files compliant with the existing factoring in the CitiConnect system, you may also use the simplified import templates described below for the reversed factoring).

Rows in the file:

01 tuf004 PL

02|Request number|Seller Name|Seller Address|Seller Tax ID|Buyer Name|Buyer Address|Buyer Tax ID|empty field|empty field|invoice no.|invoice date|invoice amount|currency|debt amount|debt currency|empty field|empty field|due date|financing percentage|amount accepted by Debtor to be paid|empty field|request type|'|

¹ The "amount accepted by Debtor to be paid" field, due to technical reasons, must be filled out, but taking into consideration the **Paylink** product specificity, and the processing of data delivered to the Bank in the Tuf4 file format, the data provided in that field is not important with regard to the financing application.

Example:

01 tuf004 PL

02|365|Andruschko Manufaktur|Leipziger Str. 33 D-14966 Berlin|5222401618|Rower SC|Niska 65A 56-989 Brzesko|54564|||TUF4-tes
t2|24/05/2012|+203.00|PLN|+203.00|PLN|||30/05/2012|100|+203.00||P|'|

control sum test

"Reversed factoring" (Factoring Odwrocony) import format

It is a simple template in which the import file should be prepared as a text file coded in accordance with Windows 1250 (CP-1250).

This import format, regardless of the name, can be used to support imports of invoices for various factoring programs, in particular:

- Invoice collection,
- Classic factoring,
- Factoring with recourse,
- Receivables discounting,
- Supplier Finance. There are two types of rows in the .

import file:

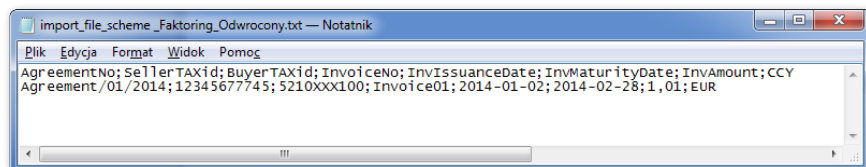
- The header row which is skipped by the system during import;
- Row(s) with transactions, each containing the necessary information about one invoice.

Row structure:

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Amount;Currency

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1	Contract	30
<input checked="" type="checkbox"/>	2	Seller Tax ID	50
<input checked="" type="checkbox"/>	3	Buyer Tax ID	50
<input checked="" type="checkbox"/>	4	Invoice no	50
<input checked="" type="checkbox"/>	5	Invoice date	10
<input checked="" type="checkbox"/>	6	Due date	10
<input checked="" type="checkbox"/>	7	Amount	20
<input checked="" type="checkbox"/>	8	Currency	3
<input type="checkbox"/>	9	Installment no.	50
<input type="checkbox"/>	10	Installment amount	20
<input type="checkbox"/>	11	Action after rejection	1
<input type="checkbox"/>	12	Request type	1
<input type="checkbox"/>	13	Financing date	10
<input type="checkbox"/>	14	Installment currency	3
<input type="checkbox"/>	15	Installment rate	15

Example:



Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Amount;Currency

AGREEMENT/01/2014;12345677745;5210XXX100;Invoice 01;2014-01-02;2014-02-28;1,01;PLN

The functionality connected with entering/editing/deleting/importing invoices under agreements supporting the Split Payment Method in settlements does not change.

The following is extended:

- fields available on forms to enter/edit/delete/import invoices only for agreements for which a possibility to use the Split Payment Method is specified;
- validations of fields (gross amount, net amount, VAT amount) available on forms to enter/edit/delete/import invoices in the factoring module only for agreements for which a possibility to use the Split Payment Method is specified.

The list of fields available on forms to enter/edit/delete or import invoices will be extended with the fields:

- Net amount
- VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

Validations:

- the sum of the invoice net amount and the VAT amount must be equal to the gross amount,
- the net amount is required,
- the VAT amount is required.

The image of the form to manually enter invoices under agreements supporting the Split Payment Method in settlements:

Invoice submission

Group: select
 Contract: Faktoring Klasyczny
 Seller: DEMO Poland
 Buyer: select

Faktoring z Regresem
 Tax ID: 000000 Address: TEST 3 00-000 WARSZAWA

Invoice no:
 Invoice date:
 Due date:

Gross amount:
 Net amount:
 VAT amount:

Currency: select

Add Save Cancel

Preview of submitted invoices Page 1 of 1 Number of results 0 Number of results per page 20 Adjust

Contract	Seller	Buyer	Invoice no	Invoice date	Due date	Gross	Net	VAT	Currency	Action
No records found										

Delete

The list of columns available on the "New file template" creation form will be extended for the "Invoice" template with the following fields:

- Net amount
- VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

The predefined import templates containing additional fields for the Split Payment Method:

- SP reversed factoring.

Form image- an example for the "Invoice" template type:

Preview of file template

Template name: Faktoring Odwrócony

Ignore first: 1 rows
 Ignore last: 0 rows

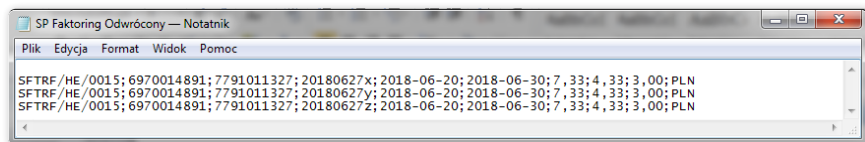
File structure: with separator
 Separator: [semicolon];
 Quote char: [none]
 Decimal separator: [comma].
 Thousands separator: [none]
 Date separator: [dash]-
 Date format: yyyy mm dd
 File encoding: CP1250

Cancel

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Contract	30	
<input checked="" type="checkbox"/>	2 Seller Tax ID	50	
<input checked="" type="checkbox"/>	3 Buyer Tax ID	50	
<input checked="" type="checkbox"/>	4 Invoice no	50	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Due date	10	
<input checked="" type="checkbox"/>	7 Amount	20	
<input checked="" type="checkbox"/>	8 Currency	3	
<input type="checkbox"/>	Instalment no.	50	
<input type="checkbox"/>	Instalment amount	20	
<input type="checkbox"/>	Action after rejection	1	
<input type="checkbox"/>	Request type	1	
<input type="checkbox"/>	Financing date	10	
<input type="checkbox"/>	Instalment currency	3	
<input type="checkbox"/>	Instalment rate	15	

Row structure:

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Gross amount;Net amount;VAT amount;Currency



One transaction row looks as follows:

SFTRF/HE/0015;6970014891;7791011327;20180627x;2018-06-20;2018-06-30;7,33;4,33;3,00;PLN

- SP Factoring Standard.

Form image- an example for the "Invoice" template type:

Preview of file template

Template name: Faktoring Odwrócony

Ignore first: 1 rows

Ignore last: 0 rows

File structure: with separator

Separator: [semicolon];

Quote char: [none]

Decimal separator: [comma]

Thousands separator: [none]

Date separator: [dash]

Date format: yyyy mm dd

File encoding: CP1250

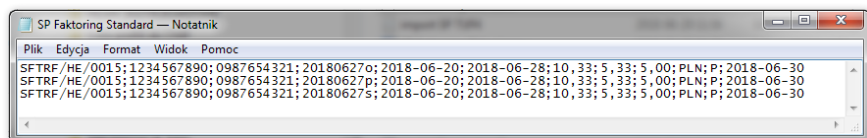
Columns in a file

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Contract	30	
<input checked="" type="checkbox"/>	2 Seller Tax ID	50	
<input checked="" type="checkbox"/>	3 Buyer Tax ID	50	
<input checked="" type="checkbox"/>	4 Invoice no	50	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Due date	10	
<input checked="" type="checkbox"/>	7 Amount	20	
<input checked="" type="checkbox"/>	8 Currency	3	
<input type="checkbox"/>	Instalment no	50	
<input type="checkbox"/>	Instalment amount	20	
<input type="checkbox"/>	Action after rejection	1	
<input type="checkbox"/>	Request type	1	
<input type="checkbox"/>	Financing date	10	
<input type="checkbox"/>	Instalment currency	3	
<input type="checkbox"/>	Instalment rate	15	

Row structure:

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Gross amount;Net amount;VAT amount;Currency;Purchase request date;

Example



One transaction row looks as follows:

SFTRF/HE/0015;1234567890;0987654321;20180627o;2018-06-20;2018-06-28;10,33;5,33;5,00;PLN;P;2018-06-30

- SP TUF4

Form image - an example for the "Invoice" template type:

Preview of file template

Template name: Faktoring Odwrócony

Ignore first: 1 rows

Ignore last: 0 rows

File structure: with separator

Separator: [semicolon];

Quote char: [none]

Decimal separator: [comma]

Thousands separator: [none]

Date separator: [dash]

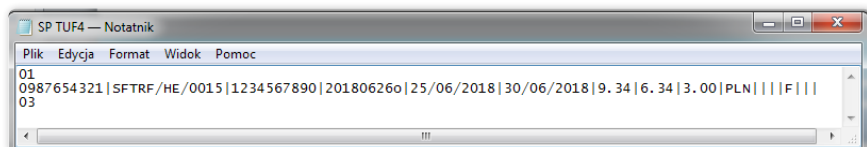
Date format: yyyy mm dd

File encoding: CP1250

Columns in a file

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Contract	30	
<input checked="" type="checkbox"/>	2 Seller Tax ID	50	
<input checked="" type="checkbox"/>	3 Buyer Tax ID	50	
<input checked="" type="checkbox"/>	4 Invoice no	50	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Due date	10	
<input checked="" type="checkbox"/>	7 Amount	20	
<input checked="" type="checkbox"/>	8 Currency	3	
<input type="checkbox"/>	Instalment no	50	
<input type="checkbox"/>	Instalment amount	20	
<input type="checkbox"/>	Action after rejection	1	
<input type="checkbox"/>	Request type	1	
<input type="checkbox"/>	Financing date	10	
<input type="checkbox"/>	Instalment currency	3	
<input type="checkbox"/>	Instalment rate	15	

Example:



One transaction row looks as follows:

01

0987654321|SFTRF/HE/0015|1234567890|20180626o|25/06/2018|30/06/2018|9.34|6.34|3.00|PLN||||F|||

03

3.2. Sending

The invoice sending form consists of four parts: a filter section, main table, functional elements and summary information.

Selection of the form to send invoices.

This is where you select the invoices you want to send.

Summary (referring to invoices with check boxes marked).

To send invoices, follow the steps outlined below:

- tick the checkbox in the main table next to the invoice you wish to send;
- enter the requested execution date i.e. the date on which the Bank should purchase the requested invoice;
- select the request type - depending on the agreement concluded with the Bank, you will have the following options to choose from: registration, transfer, discount and finance;
- click "Send"; You can send items with status "to send", "financed" or "rejected".

In agreements where discount and transfer are specified as the available request types, you can send:

- Transfer request;
- Discount request for those invoices for which transfer has been requested before;
- Discount request for invoices for which no transfer request has been made - selecting this request type will result in both transfer and discount requests for the selected items being sent to the Bank.

Once you have clicked the "Send" button, all the selected invoices will be checked for errors. If errors are discovered, none of the invoices will be sent and an appropriate message will be displayed on the screen.

The "Send All" button starts the asynchronous sending of invoices. In such a way of sending invoices, the User receives information on the progress of the sending and the completion of the process and can perform other activities on the platform.

From this screen it is also possible to edit invoices, delete invoices, pass invoices to modification and run cost simulation. To access these options click on the corresponding buttons under the list of invoices. These buttons will only become active if at least one invoice has been selected on the list.

If you tick a check box by at least one of the invoices from the list, you will see - in the lower right corner of the screen - the application amount and the available contractual limit.

3.3. Authorization

Authorizing invoices is possible from the Invoices -> Approve tab. You can authorize the invoices by selecting them on the list (ticking appropriate checkboxes) and clicking "Approve".

The "Approve all" button starts the asynchronous invoice authorization process. In this way of authorizing invoices, the User receives information about the progress of the authorization and the completion of the process, while performing other activities on the platform.

A request sent to the Bank via Citi Trade Portal and authorized by the User is considered to be confirmed by the User and thus ordered to be processed by the Bank in a valid and effective way.

The screenshot shows the 'Invoice approval' interface. At the top is a filter section with dropdowns for Invoice/Order, Borrower, Creator, and Invoice/Order no., and date pickers for Submission date and Maturity date. Below the filter is a table of invoices. The table has columns for Contract, Borrower, Contractor, Invoice no., Order no., Invoice/Order date, Maturity date, Amount, Currency, Total advanced, User, Request type, Submission date, Requested execution date, and Installment number. Two rows are visible, both with checkboxes in the first column. Below the table are buttons for 'Approve', 'Pass to modification', 'Delete', 'Simulate costs', and 'Approve all'. At the bottom is a summary table with columns for Contract / Organization, Available limit (without sent requests, with sent requests), Number of items within the request, Sum of the request, and Remain (without sent requests).

Here you can tick invoices to authorize.

Summary (referring to invoices with check boxes marked).

The form is made up of four parts: the filter, the main table, functional elements, and the summary.

From here, the User may return the invoice to be corrected (by clicking on the "Pass to modification"), delete the invoice ("Delete" button), authorize the invoice ("Approve") or run cost simulation ("Simulate costs").

The authorization scheme specified in Section II of the Configuration Application "Activation/Configuration - Citi Trade Portal" determines the form of representation for the Client indicated in section I of that application, that is:

1) **one-person representation** - occurs in case of selecting the "By sending" or "1 - one level" authorization scheme

The "By Sending" authorisation means that a given User is authorised to contract obligations as one person and create/send applications on their own.

The "1- one level" authorisation means that the User is authorised to contract obligations as one person; however,

if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) **two-person representation** - occurs in case of selecting the "2 - two levels" option in the authorization scheme

The "2- two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

CitiDirect®/CitiDirect®EB - Activation/Configuration - Citi Trade Portal – Trade Finance ¹

Clear

Forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and, together with the aforementioned agreement and the agreement/agreements specified in Section II hereinbelow it specifies the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

1. Account Holder's Data

Account Holder's Name _____
 Number of the Current Account _____
 Address for correspondence _____
 Contact person ² _____
 Telephone number _____ E-mail ³ _____

2. Authorization scheme

No.	Agreement No.	By sending / Up to the amount of	1 – one level / Limit	2 – two levels / Limit
1		<input type="checkbox"/> / _____	<input type="checkbox"/> / _____	<input type="checkbox"/> / _____
2		<input type="checkbox"/> / _____	<input type="checkbox"/> / _____	<input type="checkbox"/> / _____

The Client's representation method has been specified in Section II hereinabove. A detailed description of the terms of use and operation of the Network, along with clarification of the Authorization scheme, as referred to in Section II hereinbelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

The authorization scheme determines the method of the Client's representation and stands for:

1) one person representation – in case of selecting the "By sending" or "1 – one level" Authorization option with consideration to the fact that:

Authorization "By sending" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) and is entitled to Create / Send the Forms.

Authorization "1 – one level" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

2) two persons representation – in case of selecting the "2 – two levels" Authorization option.

Authorization "2 – two level" means that the User is entitled to make statements on behalf of the Client (perform Authorization step of the Forms) in cooperation with another User with same entitlements, with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

With regard to the above, it is recommended for the Client to configure the authorization in such a way that actions must be performed by at least two Users.

The Client hereby represents that it has read the User's Manual available on the Bank's website: www.citidirect.pl or www.citidirecteb.pl in the Manuals section, accepted its content and that it shall ensure that the provisions set forth in the User's Manual have been presented to the Users. Any changes to the User's Manual shall be published by the Bank on the aforementioned website of the Bank, of which the Client shall be notified by the Bank posting a message in the Network or sending it to the e-mail address specified in Section I hereinabove.

3. User entitlements ⁴

Full name	SafeWord Card Type ⁷		Agreement No. ¹	Add entitlements	Remove entitlements	Remove User from the system	Create / Send	Authorization 1	Authorization 2	Reports	Early repayment ⁸
	*Hardware token	*Mobile app installation									
Adres e-mail (required) / Mobile phone number (optional) ²	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
*In case of creating new User and choosing "Hardware Token" please enter "New"	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Signature(s) of authorized persons, in accordance with the Account Holder's representation / power of attorney ⁸

3.4. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate entitlement of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	Invoices to approve	Invoices are sent and awaiting authorization at the level to which the User owns the entitlements in the agreement (and the User can authorize this invoice, i.e. he/she did not authorize it earlier on the lower level). If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled.
2	Financed Invoices	Invoices have been accepted for financing (types of funding requests) in a contract where the User has entitlement to send invoices
3	Invoices approved to Incasso	Invoices were accepted for collection (types of claims connected with debt transfer) in an agreement where the User has one of the rights to send invoices
4	Information about rejected invoices	The invoices were rejected by the Bank in a contract where the User has one of the rights to send invoices
5	Information about paid invoices	The invoice has been completely repaid in the contract, where the User has one of the rights to send invoices. If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled.
6	Overdue invoices	The invoice has not been fully repaid and the due date specified in the invoice has expired; concerns contracts in which the User has one of the rights to send invoices
7	Payment date is coming (X days ahead)	Invoice has not been fully repaid and X days (according to the current setting) is the date of payment (set on the invoice) - also applies to invoices whose payment deadline expires in less than X days but has not yet been notified to the User. If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled. The notification concerns invoices in contracts where the User has one of the rights to send invoices. For setting the notification date, free days are excluded (for example, the invoice payment date is set to Tuesday and with the setting for 2 days before the alert will be sent on Friday)
8	Recourse made	A recourse has been made on the invoice in the contract in which the User has one authorization to send invoices
9	Request for proposal of payment settling	Upon receipt of information about a new transfer to settle in one of the agreements to which the User has the right. If no notification is made at the time the notification is generated, the process will be canceled.
10	Defined exposure limit has been crossed	Whenever you increase your contractual exposure beyond the User-defined threshold, as long as you have been granted such an entitlement and one of the rights to send invoices. If the condition is not met at the time the notification is generated for the User (the exposure level is less than the set threshold), the process will be canceled
11	New invoice to download	New invoice message to the agreement in which the User is granted the right
12	New document to download	A new letter to the agreement in which the User has been granted a license
13	Result of importing invoices from a file	End of asynchronous invoice import after import from a file to contracts in which User has permission. The notification is generated after each event (each asynchronous invoice import action), separately for each User.
14	Result of sending invoices from a file	End of asynchronous sending of import invoices from a contract file where the User has at least an authorization. The notification is generated after each event (each asynchronous invoice sending action), separately for each User

No	Notification	Event
15	Result of asynchronously authorizing invoices	End of asynchronous authorization of invoices running from the invoice authorization form under contracts in which the User has the authority. The notification is generated after each event (each asynchronous invoice authorization action), separately for each User
16	Result of asynchronous sending of invoices	End of the asynchronous sending of invoices running from the invoice delivery form under the contracts to which you have the authority. The notification is generated after each event (each asynchronous sending of invoices running from the invoice sending form), separately for each User

4. GENERAL OVERVIEW

The preview is a form from the level of which the User can preview the current invoice situation.

The screenshot shows the 'Overview' page of the Citi Trade Portal. At the top, there is a navigation bar with 'Global' selected. Below it is a filter form with various dropdown menus for Contract, Seller, Request type, Invoice no., Submission date, Due date, Buyer, Payment status, and Status. A table below the filter shows a list of invoices with columns for Contract, Invoice no., Seller, Buyer, Invoice date, Due date, Amount, Amount due, Currency, Request type, Execution date, Total advanced, Invoice status, and Payment status. The table contains several rows of invoice data. At the bottom of the table, there are buttons for 'Send payment reminder' and 'Early repayment'. Annotations with red boxes and lines point to specific elements: the 'Global' dropdown menu, the 'Payment status' column in the table, the 'show' hyperlinks in the 'Details' column, and the 'Send payment reminder' and 'Early repayment' buttons.

Selection of the **Preview** form for the current issues.

In the **Payment Status** column, there is information on the current invoices status.

Clicking the hyperlink will bring up a window with details of the particular invoices.

The buttons are activated upon ticking the check box by at least one invoice from the list.

Possible statuses for the invoices that can be found on the General overview screen are:

- **to approve** - the invoice pending authorization;
- **to modify** - the invoice which has been rejected during the authorization process, and waiting to be modified;
- **to sent** - the invoice which has been entered in the system and awaits a decision on sending;
- **sent** - invoice which has been sent to the Bank for processing but has not yet been accepted for processing by the Bank's transaction system;
- **waiting for realization** - the invoice which has been sent to the Bank, currently being processed by the Bank's transaction system;
- **financed** - the invoice for which the request has been completed;
- **rejected** - the invoice sent to the Bank but rejected during the processing; it is possible to resend it;
- **corrected** - the invoice which was subject to adjustment;
- **deleted** - the invoice deleted from the list of invoices, not displayed on the list by default.

4.1. Payments

The "Payments" screen shows those transfers, which could not be settled by the Bank and which are awaiting for the User to specify the payables that should be settled with them. This list shows only the transfers with the two following status types: "new" or "sent to settle". The content displayed on the list of transfers depends on the scope of entitlements which have been assigned to the User.

Liabilities and other requests that have been selected for settlement by the User will be visible with "awaiting" status under the transfer details. After the User's request for settlement is verified by the Bank, its status will change accordingly to "accepted" or "rejected". If all settlement requests have been accepted and the amount remaining to be settled equals 0, the payment will appear on the list with the status "settled".

Selection of the form featuring **Payments**.

Sender's account no.	Settlement account no.	Date	Sender	Title	Amount	Amount to settle	Status	Details	Action
0069333032	741030XXXXXXXXXXXXXXXXXXXX	20.02.2014	test2	test2 test2	100,99	100,99	new	show	settle

The **settle** link is available only for the transfers with status **new**.

Details screen (which can be accessed through the link in the "Details" column) displays general information about the payment as well as information on the liabilities, which are selected to be settled with that transfer.

The payment settlement screen (accessed by clicking the link "settle" in the "Action" column) displays general information about the payment as well as the unpaid liabilities, which the User can select for settlement.

To settle a payment:

- 1) find a payment with status "new" on the list;
- 2) click on the "settle" link to open the "Settlement of payments" form;
- 3) on the "Settlement of payments" screen, on the "Invoice - related payables" screen, press "Search" button - this will display the invoices available for settlement;
- 4) select the amounts (payables) you wish to settle and click on "settle".

The payment on the list will receive status "sent to settle", and in the details (under the "show" link in "Details" column) for this payment you will be able to see which payables were selected for settlement.

The Bank analyses the settlement proposal sent. On the "Details of performed settlements" form, in the Status" column, you can check whether the liability is accepted for settlement or rejected.

If all settlement requests have been accepted and the amount remaining to be settled equals 0 (the "List of payments" form, the "Amount to settle" column), the payment will appear on the list with the status "settled".

Settlement of payments

Settlement account: 741030119100000010005355
 Sender account: 0089333032
 Sender data: test2
 Transfer title: test2 test2
 Amount: 0,04 PLN
 Date: 20.02.2014
 The final settlement will be conducted by the factor.

Invoice-related payables

Filter: Invoice no., Due Date, Type, Amount left to pay

Contract	Buyer	Seller	Invoice no	Due date	Type	Total amount to pay	Proposed amount to pay
DEMOF	Buyer	Client	222333	29.03.2014	Discount	17,22	<input checked="" type="checkbox"/> 0,01 change
DEMOF	Buyer	Euro Elvir S.A.	555555	16.04.2014	Discount	17,22	<input checked="" type="checkbox"/> 0,03 change
DEMOF	Buyer	TEST a/s	112233	20.03.2014	Discount	17,22	<input type="checkbox"/> 17,22

After you press **Settle**, details of the payables selected on the list below will become available on the "Details of performed settlements" form (after clicking **show** in the **Details** column in the **List of payments**) and the transfer status on the payments list will change from **new** to **sent to settle**.

4.2. Alerts

Displayed on this screen are all alerts that have been generated by the system for the User.

List of alerts

Filter: Date, Status, Topic

Global invoice list
 Payments
Alerts
 Factor's invoices
 Letters

Date	Type	Status	Details
20.02.2014 11:22	New do	new	details
20.02.2014 11:15	Finance	new	details
20.02.2014 11:12	Informat	new	details
20.02.2014 09:53	The app	new	details
20.02.2014 09:53	The tran	new	details
20.02.2014 09:49	Corresp	new	details
14.02.2014 16:25	The tran	new	details

Delete

Selection of the form featuring a list of **Alerts**.

Defined alert subjects - available depending on User rights to the given Product. You can configure them in the **Settings -> Notifications** tab.

You may delete the alerts, pressing **Delete** (the button is available for each User). The **Delete** button will be activated upon ticking the check box by at least one notification.

Once you have opened the details of an alert with the "unread" status, the status will change into "read".

4.3. Factor's invoices

On this screen you can view the list of invoices issued by the Bank and made available in the system. The content of this list depends on scope of assigned User entitlements.

Selection of the **Factor's invoices** form.

Invoice list Page 1 of 25 Number of results 2496 Number of results per page 100

Contract no.	Invoice no.	Invoice date	Net amount	Description	Due Date	Action
DEMOF: z regresem	123422345ABC	10.08.2012	4,160,81	Faktura VAT NR 123422345ABC		archived
DEMOF: z regresem	222333114444	21.08.2012	412,25	Faktura VAT NR 222333114444		archived
DEMOF: z regresem	456733335XYZ	23.08.2012	256,59	Faktura VAT NR 456733335XYZ		archived
DEMOF: z regresem	222333110FFF	23.08.2012	161,04	Faktura VAT NR 222333110FFF		archived
DEMOF: z regresem	000333118889	20.01.2014	67,06	Faktura VAT NR 000333118889		download
DEMOF: z regresem	000227111134	27.01.2014	3,065,81	Faktura VAT NR 000227111134		download

4.4. Letters/Confirmations

The form enables access to representations made available in the system.

Selection of the **Letters** form.

List of letters Page 1 of 1 Number of results 5 Number of results per page 100

Contract no.	Document no.	Document date	Template type	Action
ABC/XY/123456789	HNN0000012387	16.01.2014	Rejected invoices	download
ABC/XY/000111222	AVC0000001123	17.02.2014	Rejected invoices	download
XYZ/XY/999999954	123476500012347	17.02.2014	Rejected invoices	download
SHV/XY/123321123	MNB99761211111	17.02.2014	Rejected invoices	download
LJK/XY/000767000	000067600121451	21.01.2014	Rejected invoices	download

If the system made the representation available three months ago (or earlier), the note "archived" is displayed instead of "download".

5. CONTRACTS

The screen available under Contracts -> Contract list features a list of agreements concluded with the Bank which are serviced through the Citi Trade Portal.

Selection of the form featuring **Contract list**.

When you click:

- “details” you will see detailed information on each contract;
- “modify” in the “Action” column you can modify the threshold amount which, if exceeded will result in a notification to be sent to the User. Such a notification can be set up from the Settings -> Notifications tab (“Defined exposure limit has been crossed” notification).

6. ADDITIONAL INFORMATION

6.1. File templates

In the Settings -> File templates tab, you can view import templates predefined by the Bank or create your own file import template by clicking "New template" button

The "New file template" creation screen is formed out of three parts:

- The part concerning the file structure - here you can set up technical parameters of the file, e.g. column separator type or date format;
- Configuration of file columns - here you may specify the order of columns in the imported files. You can also set up a fixed value for particular columns;
- Test of the new file template - here you may test if the files you wish to upload to the system are formatted according to the specified new import template.

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Seller Tax ID	20	
<input checked="" type="checkbox"/>	2 Contract	30	
<input checked="" type="checkbox"/>	3 Buyer Tax ID	20	
<input checked="" type="checkbox"/>	4 Invoice no	50	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Due date	10	
<input checked="" type="checkbox"/>	7 Amount	15	
<input checked="" type="checkbox"/>	8 Currency	3	
<input type="checkbox"/>	Installation no.	30	modify
<input type="checkbox"/>	Installation amount	15	modify
<input type="checkbox"/>	Action after rejection	1	modify
<input checked="" type="checkbox"/>	9 Request type	1	
<input checked="" type="checkbox"/>	10 Financing date	10	
<input type="checkbox"/>	Installation currency	3	modify
<input type="checkbox"/>	Installation rate	15	modify

6.2. Reversed factoring

The reversed factoring is offered in several options. The option number is located in the upper right corner of the first contract page.

Depending on the contract option:

- in the Invoices -> Add new tab, the "Due date" should be populated with:
 - for option 1, 2, and 3 - the invoice maturity date (the due date specified on the invoice);
 - for option 4 - the requested date of payment of liabilities for the Bank; for this option, the maturity date does not need to be inserted in this field or any other field;
- in the Invoices -> Send tab, the "Purchase request date" should be populated with:
 - in option 1 - the field „Purchase request date" does not require to be populated, the request will be executed within the invoice due date; in relation to preparation of transactions for execution, the request needs to be sent at least 2 business days before the invoice due date;

- in option 2 - the purchase request date is specified by the User, it should be at least 2 business days before the invoice due date and not earlier than 2 business days from the day on which the request is sent to the Bank;
- in option 3 - the purchase request date is specified by the User, it should be at latest on the maturity date and not earlier than 2 business days from the day on which the request is sent to the Bank;
- in option 4 - the purchase request date is specified by the User, it should be not earlier than 2 business days from the day on which the request is sent to the Bank.

7. IMPORT LETTER OF CREDIT

Import letter of credit allows the Customer to send the following documentation to the Bank:

- 1) Application to open an irrevocable documentary letter of credit (Application for documentary letter of credit);
- 2) Application for transfer of cash to Bank Handlowy w Warszawie S.A. (the "Bank") to open a documentary letter of credit reimbursed in advance (Application - reimbursement in advance (opening of a letter of credit));
- 3) Request for change of terms and conditions (Request for change);
- 4) Amendment of application for transfer of cash to Bank Handlowy w Warszawie S.A. (the "Bank") to open a documentary letter of credit reimbursed in advance (Amendment of application - reimbursement in advance (documentary letter of credit))
- 5) Application for deferral of the date of refund to the Bank of the amount paid to the Beneficiary for the documentary letter of credit (Application for an extension);
- 6) Request of the ordering party regarding prepayment of the extension (Request - prepayment of the extension)
- 7) Request of the ordering party regarding change of the account to be debited (Request for change of account);
- 8) Request of the ordering party regarding the method of assignment of rights arising from the documents presented as a part of the irrevocable documentary letter of credit (Change of the method of assignment of rights arising from documents);
- 9) Request of the ordering party regarding cancellation/write-off of the documentary letter of credit (Request - cancellation of the letter of credit);
- 10) Request of the ordering party regarding import documentary letter of credit (free format);
- 11) Lifting of objections arising from documents (Lifting of objections) - as a response to objections submitted by the Bank;
- 12) Sustaining of objections (Sustaining of objections) - as a response to objections submitted by the Bank;
- 13) The following applications: Application to open an irrevocable documentary letter of credit; Application for transfer of cash to Bank Handlowy w Warszawie S.A. (the "Bank") to open a documentary letter of credit reimbursed in advance and application for deferral of the date of refund to the Bank of the amount paid to the Beneficiary, under the condition of being submitted together with the application to open a letter of credit, can be sent to the Bank as draft versions (for the Bank to assess their correctness). However, the application initiating the transaction in the system is application No 1 (which may be accompanied by application No 2, if applicable). Application No 5 may be sent both before and after conclusion of the transaction. The remaining applications can only be sent after the Bank has opened a Letter of credit (transaction) based on applications No 1 and No 2.

The following applications:

- 1) Application for a documentary letter of credit,
- 2) Application for a letter of credit reimbursed in advance,
- 3) Application for extension only from the position of conversation with the Customer (application for extension presented at the Bank together with application to open a letter of credit)

can be sent to the Bank as a draft version (for the Bank to assess their correctness).

Documentation concerning the documentary letter of credit sent by the Bank to the Customer includes:

- 1) Confirmation of opening or change of the documentary letter of credit (Confirmation of opening/change),
- 2) Submission of documents (Submission of documents),
- 3) Submission of objections concerning documents (Notification of objections),
- 4) Information concerning import documentary letter of credit (free format),
- 5) Additional information (Additional information).

All foregoing types of documentation are hereinafter referred to as “applications”. The names provided in parentheses are abbreviated names of applications used in Citi Trade Portal.

Confirmation of submission of the declaration of intent by the Bank will take place immediately by assigning the appropriate status online. The meaning of the statuses assigned by the Bank online is stated in this User Manual in chapter 4.

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned letter of credit number). The letter of credit number is filled in by the Bank in the application to open an irrevocable documentary letter of credit and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the authorisations assigned by the Customer to a given User.

Custom applications are made available by the Bank in the Letter of credit -> Open -> Custom tab. Templates of custom applications are created by the Bank based on the provisions of the agreements concluded by and between the Bank and the Customer and reflect the arrangements included in these agreements.

7.1. Creating applications

Wprowadzanie wniosków przez Klienta do systemu Citi Trade Portal w kontekście Akredytywy importowej odbywa się na trzy sposoby - poprzez zakładki:

- Letter of Credit -> Open - as a new application;
- Letter of credit -> Applications - by editing an existent application or as a reaction to an application sent by the Bank (e.g. submission of objections concerning documents by the Bank);
- Letter of credit -> Transactions - as additional applications in the context of an existing transaction, after pressing the “Create an application” command on the “Details of the transaction” screen.

An application is created by filling in a form with all necessary information and pressing the “Save” button. After saving, the application is available in the Letter of credit -> Applications -> In creation tab.

The application can be sent directly from the form after being saved or from the Letter of credit -> Applications tab.

The “Add an attachment” button allows for any document to be attached to the application. Acceptable file formats are: .jpg, .jpeg, .tif, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .txt, .htm, .html, .rtf, .png. Every file is scanned for viruses. Data entered into the application are validated and marked with the following colours while the application is being filled in:

- red - means missing information or errors which prevent the application from being sent to the Bank for execution (such an application can only be sent to the Bank as a draft),
- green - means a correctly filled in field/section of the form,
- yellow - means warnings (which do not block the application from being sent to the Bank).

7.2. Libraries

Creating the application to open an irrevocable documentary letter of credit requires it to be supplemented, among others, with the following data: the bank, the counterparty (beneficiary), agreement and accounts. These data can be entered into the application by typing them in or selecting them from the library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

Trade Services - Banks

Filter

SWIFT: Exchanged keys:

Name: In user dictionary:

List of Banks Page 2 of 722 Number of results 14427 Number of results per page 20

SWIFT	Name	Exchanged keys	In user dictionary	Action
ABBLBDDH004	AB BANK LIMITED, DHAKA	yes	no	include
ABBLBDDH005	AB BANK LIMITED (PRINCIPAL BRANCH) DHAKA	yes	no	include
ABBLBDDH011	AB BANK LIMITED DHAKA BANGLADESH	yes	yes	exclude
ABBLBDDH019	AB BANK LIMITED DHAKA	yes	no	include
ABBLBDDH020	AB BANK LIMITED DHAKA	yes	no	include
ABBLBDDH101	AB BANK LIMITED CHITTAGONG	yes	no	include
ABBLBDDH110	AB BANK LIMITED CHITTAGONG BANGLADESH	yes	no	include
ABBYGB2L	SANTANDER UK PLC LONDON	yes	no	include
ABBYGB2LANB	SANTANDER UK PLC LONDON	yes	no	include
ABCUJOAM	ARAB BANKING CORPORATION (JORDAN) AMMAN	yes	no	include
ABDIEGCA	ABU DHABI ISLAMIC BANK-EGYPT, CAIRO	yes	no	include

Clicking the **include** link will cause a **yes** to appear in the **In user dictionary** column.

Clicking the **exclude** link will cause a **no** to appear in the **In user dictionary** column.

- Contractors located in the library can be modified or removed.
- Pressing one of the buttons causes a popup to appear for entering the contractor's data.
- Contractors can be added from file by clicking **Add from configuration file** button.

- Contracts in the library can be deleted.
- Pressing the **Add** button causes pop up field to enter the contract number.

- Account numbers in the library can be deleted.
- Pressing the **Add** button causes pop up field to enter the Account number.

Data concerning the agreement, accounts and counterparties, entered into the library, are available to all Users on the Customer's side. The possibility of managing the library content (adding, removing, modifying) depends on the authorisations assigned to the User. Information available in the library also includes information about banks, SWIFT codes and information about the key exchanged with a given bank. Information about banks cannot be modified by Users.

7.3. Browsing and sending applications

In the Letter of credit -> Applications tab, there are 5 folders containing applications with the following statuses:

- **In creation** - applications with "Correction", "Sent working copy" and "Working copy" statuses;
- **Waiting for correction** - applications with "To modification" status;
- **Waiting for authorisation** - applications with "To authorisation" status;
- **Uploaded by the Bank** - applications with the following statuses: "To correction", "To answer", "To read", "Verified working copy";
- **All** - applications with the above statuses as well as: "Sent", "Processed", "Rejected", "Accepted", "Deleted", "Processed working copy", "Read", "Answered".

The meaning of individual statuses assigned by the Bank regarding the applications (declarations) submitted both by the Customer and the Bank is described below:

Applications initiated by the User:

- 1) **Working copy** - a saved draft version prepared by the User, not sent to the Bank;
- 2) **Sent working copy** - a draft version of the application sent by the User to the Bank for the purpose of assessment (sending a draft version does not constitute an instruction to provide a product);
- 3) **Processed working copy** - the draft application is being verified by the Bank;
- 4) **Verified working copy** - the draft application has been assessed by the Bank;
- 5) **Sent** - the final version of the application sent by the User to the Bank (it constitutes an instruction to provide a product);
- 6) **Verification in progress** - the final version of the application is being assessed by the Bank;
- 7) **Accepted** - the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) **Rejected** - the final version of the application has been rejected by the Bank - i.e. the product has not been provided;
- 9) **To correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted by the Customer;
- 11) **To modification** - an application rejected during the authorisation process on the Customer's part (before it was sent to the Bank) in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorisation** - an application undergoing the authorisation process on the part of the Customer (this status is assigned to the application when the User presses the function button "Send" if authorisation by a different User is required on the Customer's part);
- 13) **Deleted** - application removed by the User before being sent to the Bank.

Applications initiated by the Bank:

- 14) **To answer** - applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** - status of an application which requires the User's response once the Customer saves the application, e.g. in order to supplement it, but before sending a response to the Bank;
- 16) **Answered** - a response given by the User to an application sent by the Bank;
- 17) **To read** - applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** - applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/ transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the **Transaction details** page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the **Conversation details** page will open.

The number assigned by the system.

Own number assigned by the Customer.

Indicates conversations / transactions within which the application operates.
If the transaction has not yet been created, the reference number of the request initiating the conversation is displayed here, which means that the request is in the conversation.

Clicking a link displays a **Details of the transaction** form.

Clicking a link displays a **Details of the conversation** form.

After you have pressed the Create an application button, a list of possible conversational requests will be displayed.

Clicking the "show" link in the "Details" column will display the application details.

Clicking a link displays a **Details of the application** form

Details of the application

Type of application: LCIMP - Raising objections to documents
 Status: To answer
 Date of last action: 22-08-2017
 Contractor: BIOCHEMISTRY CO., LTD.
 Contractor country: SPAIN
 Within the scope of: [AI1833/21/08/17](#)
 Reference number: AI1834/22/08/17

List of attachments

File
No records found

Details of the transaction

Documentation | Status of document sets and payments

Type of application	DocSet	Date of last action	DocSet
LCIMP - Documentary Letter of Credit advice	Reed	25-11-2016	0002

The application | List of changes

Bank Handlowy w Warszawie S.A.
 ul. Senatorska 18
 00-923 Warszawa
 tel. +48 (22) 657 72 00
 tel. +48 (22) 690 40 00, fax: +48 (22) 692 50 23

Raising objections to documents

To: PVT POLAND
 Młagdzka 42
 Warszawa 04-138 PL
 5210324100

Date: 31-08-2017

Under documentary letter of credit: AI1833/21/08/17

Invoice: faktura

Beneficiary: BIOCHEMISTRY CO., LTD. NO 90 STREET, CITY, PROVINCE, SPAIN, SPAIN

Wzrost: | Wzrost: | Typ skop: DOP

24-08-2017 15:20 | Użytkownik: | Typ skop: Skasowanie

Under above named letter of credit we have received documents. We have noted following objections:
 Required information confirming transfer is not received

Callouts:

- Clicking the link allows you to go over to the details of the conversion / transaction.
- Possible actions (depending on the permissions assigned to the User, the type and status of the application).
- Place to enter the note and give the identification number.
- The List of changes tab presents information about all actions taken on the application.

The following actions are possible from the level of Details of the application:

- **Back** - the appropriate screen will open in the Letter of credit -> Applications tab;
- **Edit** - it is possible to change the application fields which are editable by the User;
- **Delete** - the application is moved to the "deleted" status; the application is still in the system - it can be seen in the Letter of credit -> Applications -> All tab;
- **Send as a draft** - regardless of errors or missing information on the form, the application draft can be sent to the Bank. Sending the draft version to the Bank allows for substantive verification of the application contents with the assistance of the Bank's employees;
- **Send** - it is synonymous with submitting the application to the Bank;
- **Print** - allows for printing the entire application for the letter of credit as a form;
- **Show as SWIFT** - allows for illustrating terms and conditions of the ordered letter of credit (terms and conditions entered in the application to open a letter of credit) - in the form of a SWIFT message.

Details of the application

Type of application: LCIMP - Application for an Letter of Credit
 Status: Working copy
 Date of last action: 10-07-2017
 Contractor
 Contractor country
 Within the scope of: [AI59218/10/07/17](#)
 Reference number: AI59218/10/07/17

List of attachments

File
No records found

Comments

No comments available
[Add](#)

Buttons: Back, Edit, Delete, Send as a draft, send, Show as SWIFT, Print

7.4. Authorization

Applications which require authorisation are available in the Letter of credit -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Form (Activation / Configuration - Citi Trade Portal - Trade Services) specifies the representation type of the Customer indicated in Section I of the application, i.e.:

1) **one-person representation** - occurs in case of selecting the "By sending" or "1 - one level" authorization scheme

The "By Sending" authorisation means that a given User is authorised to contract obligations as one person and create/send applications on their own.

The "1- one level" authorisation means that the User is authorised to contract obligations as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) **two-person representation** - if the "2 - two levels" authorisation is marked

The "2- two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

Citi Trade Portal – Trade Services ¹

Clear

forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and it specifies, together with the abovementioned agreement, the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

1. Account Holder's Data

Account Holder's Name _____
 Number of the Current Account _____
 Address for correspondence _____
 Contact person ² _____
 Telephone number _____ E-mail ³ _____

The Client hereby represents that the person/persons (joint) specified in Section 3 hereinbelow are authorized to submit, to Bank Handlowy w Warszawie S.A. (the "Bank") through the Network, any and all declarations of will in respect of provision or use of the product referred to in Section 2 hereinbelow, including the establishment, modification or termination of the legal relationship as well as those submitted in connection with requests for the Bank's provision of the product or its use, along with filing declarations of submission to enforcement, including those filed under framework agreements made with the Bank and setting out the terms and conditions of the Bank's provision of the product referred to in Section 2 hereinbelow as well as authorizing the Bank to debit the Client's accounts in relation to provision of the product referred to in Section 2 hereinbelow and making deposits within the meaning of Article 102 of the Banking Act dated 29 August 1997 in the event of default, as defined in the Terms and Conditions for Issuing Bank Guarantees and Opening Letters of Credit (the "Terms and Conditions") or the framework agreement setting out the terms and conditions of the Bank's provision of the product referred to in Section 2 hereinbelow (the "Electronic Documents"). The Client's representation method shall be specified in Section 2 hereinbelow. A detailed description of the terms of use of the Network, along with clarification of the authorization scheme, as referred to in Section 2 hereinbelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

2. Authorization scheme

No.	Product	By sending	1 – one level	2 – two levels
1	Letter of credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A letter of credit shall be the Bank's obligation to the beneficiary, assumed in accordance with the order (product request) as well as the Terms and Conditions or the framework agreement concluded, to pay a specified amount in return for documents compliant with the terms of a documentary and standby letter of credit.
 A guarantee shall be the Bank's obligation, assumed in accordance with the order (product request) as well as the Terms and Conditions or the framework agreement concluded, to pay a specified amount based on a request submitted by the beneficiary in the required manner, along with other documents (if required under the terms of the guarantee).

The authorization scheme determines the method of the Client's representation and stands for:

1) one person representation – in case of selecting the "By sending" or "1 – one level" Authorization option with consideration to the fact that:

Authorization "By sending" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) and is entitled to Create / Send the Forms.

Authorization "1 – one level" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

2) two persons representation – in case of selecting the "2 – two levels" Authorization option.

Authorization "2 – two level" means that the User is entitled to make statements on behalf of the Client (perform Authorization step of the Forms) in cooperation with another User with same entitlements, with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

With regard to the above, it is recommended for the Client to configure the authorization in such a way that actions must be performed by at least two Users.



Signature(s) of authorized person(s), in accordance with the Account Holder's representation / power of attorney ⁴

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3. User entitlements ⁴

Full name	Signature Card Type ⁵		Product ¹	All entitlements	Create and Reports	Receive User from the System	Create (1 level)	Authorize (1 level)	Authorize (2 level)	Reports
	minimum value	maximum value								
Address e-mail (required) / Mobile phone number (optional) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>								
*In case of creating new user and choosing "Hardware Token" please enter "None"										
1		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7.5. Transaction browsing

The Letter of credit -> Transactions screen presents applications to open a letter of credit which have been executed by the Bank.

Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Letter of credit -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, customer reference, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), contractor name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed.

Letter of credit - Transactions

Filter

Transaction number:
 Customer reference:
 Amount: from to
 Currency:
 Date of opening: from to
 Expiration date: from to
 Maturity:
 Contractor:
 Contractor country:
 Status:
 Product:

List of transactions

Transaction number	Customer reference	Status	Product	Contractor	Contractor country	Amount	Currency	Date of opening	Expiration date	Maturity	Details
PL0EXLC160060028			Export letter of credit								show
PL1EXLC170010001			Export letter of credit								show

Details of the transaction

Transaction number: AI01833/21/08/17
 Kwota: 70.000,00
 Waluta: PLN
 Data utworzenia: 20-10-2017
 Data ważności: 21-11-2017
 Contractor: BIOCHEMISTRY CO., LTD.
 Contractor country: SPAIN
 Status: Active

Documentation

Type of application	Status	Date of last action	Details
LCIMP - Abolition of objections	Sent	22-08-2017	show
LCIMP - Raising objections to documents	Answering	22-08-2017	show
LCIMP - Application for an Letter of Credit	Accepted	21-08-2017	show

The details marked are transaction details completed by the Bank, available on the next business day following the execution of the application.

The transaction list may include transactions with complementary transaction details and without additional transaction details.

Clicking a link displays a **Details of the transaction** form.

Clicking a link displays the **application details** form.

Opening of an import letter of credit by the Bank is also confirmed by presenting to the Customer, in the Letter of credit -> Applications -> Uploaded by Bank tab, a Confirmation of opening/change of the documentary letter of credit, whose appendix will be a copy of the SWIFT message sent by the Bank.

Letter of credit - Cut-off times

Product	Type of event	Cut-off hour
Import letter of credit	Issuing of Letter of Credit	13:00
Import letter of credit	Amendment of Letter of Credit Terms and Conditions	13:00
Import letter of credit	Lifting of discrepancies	13:00

Export as: PDF CSV

Times provided under the Cut off Times Chart mean that documentation received by Trade Operations until the specified time will be processed on the date of receipt (bank business day) provided that they are correct and complete, and have necessary approvals.

7.6. Parameters

Parameters are available in the Letter of credit -> Other Parameters tab and present cut-off time values defined by the Bank (execution time, provided that the application is complete and correct and that required approvals have been obtained) as well as fees for individual events as a part of products.

Homepage Letter of credit Guarantee Collection Invoices General overview Reports Contracts Trade Loan Settings Logout

Letter of credit - Cut-off times

Cut-off time Page 1 of 1 Number of results 3 Number of results per page 20 Adjust

Product	Type of event	Cut-off hour
Import letter of credit	Issuing of Letter of Credit	13:00
Import letter of credit	Amendment of Letter of Credit Terms and Conditions	13:00
Import letter of credit	Lifting of discrepancies	13:00

Export as: PDF CSV

Times provided under the Cut off Times Chart mean that documentation received by Trade Operations until the specified time will be processed on the date of receipt (bank business day) provided that they are correct and complete, and have necessary approvals.

Homepage Letter of credit Guarantee Collection Invoices General overview Reports Contracts Trade Loan Settings Logout

Letter of credit - Fees

Filter
Product: all
Search Clear

Fees Page 1 of 3 Number of results 41 Number of results per page 20 Adjust

Product	Type of event	The fee
Import letter of credit	Issuance of a Letter of Credit	0,25 % za każdy rozpoczęty miesiąc ważności, nie mniej niż 200,00 USD za cały okres ważności; (Prowizja pobierana z góry, za cały okres ważności)
Import letter of credit	Issuance of a pre-paid Letter of Credit	1 % od kwoty akredytywy, nie mniej niż 150,00 USD - Prowizja pobierana z góry, w dniu otwarcia akredytywy.
Import letter of credit	Amendment - extension of validity or increase in amount	jak za otwarcie akredytywy (prowizja liczona za okres przedłużenia lub od kwoty podwyższenia).
Import letter of credit	Amendment - increase in amount (re. pre-paid Letter of Credit)	0,15 % od kwoty podwyższenia, nie mniej niż 150,00 USD
Import letter of credit	Other amendment	75,00 USD
Import letter of credit	Payment	0,2% kwoty płatności, nie mniej niż 200,00 USD
Import letter of credit	Deferred payment (n/a for pre-paid Letter of Credit)	jak za otwarcie akredytywy Prowizja pobierana z góry, w dniu akceptacji/wydania dokumentów zleceniodawcy; liczona od kwoty dokumentów oraz za okres od terminu ważności akredytywy do dnia płatności.
Import letter of credit	Discount margin (no recourse to the beneficiary)	3% rocznie, nie mniej niż 100,00 USD (płatne przez zleceniodawcę lub beneficjenta)

7.7. Lifting objections

Objections are presented to the User in the form of a document initiated by the Bank in the Letter of credit -> Applications -> Uploaded by the Bank tab.

Details of the application

Type of application: LCIMP - Raising objections to documents
 Status: To answer
 Date of last action: 22-08-2017
 Contractor: BIOCHEMISTRY CO., LTD.
 Contractor country: SPAIN
 Within the scope of: [AI81833/21/08/17](#)
 Reference number: AI81834/22/08/17

List of attachments

File
No records found

Buttons: Back, **Cancel the objections**, Sustain the objections, Print

The application | List of changes

Bank Handlowy w Warszawie S.A.
 ul. Senatorska 16
 00-923 Warszawa
 tel. +48 (22) 657 72 00
 tel. +48 (22) 690 40 00, fax. +48 (22) 692 50 23

Raising objections to documents

To: PVT POLAND, Mładzka 42, Warszawa 04-138 PL, 5210324100
 Date: 31-08-2017
 Under documentary letter of credit: AI81833/21/08/17
 Invoice: faktura
 Beneficiary: BIOCHEMISTRY CO., LTD, NO 90 STREET, CITY, PROVINCE, SPAIN, SPAIN
 Concerning documents for amount: 222,00 DOP
 paid: -----

Under above named letter of credit we have received documents. We have noted following objections:
 Required information confirming transfer is not received

Callouts:
 - Pressing the button causes a **Cancel the objections** application to be created.
 - Pressing the button causes a **Sustain the objections** application to be created.

Objections will be described in the form of a page entitled "Abolition of objections to documents". The application will be accompanied by a scanned copy of the document to which the objections pertain.

The Customer has the option to lift or sustain objections and to add any description.

Details of the application

Changes have been saved.

Type of application: LCIMP - Abolition of objections
 Status: Working copy
 Date of last action: 22-08-2017
 Contractor: BIOCHEMISTRY CO., LTD.
 Contractor country: SPAIN
 Within the scope of: [AI81833/21/08/17](#)
 Reference number: AI81835/22/08/17

List of attachments

File
No records found

Buttons: Back, Edit, Delete, **Send**, Print

The application | List of changes

Bank Handlowy w Warszawie S.A.
 ul. Senatorska 16
 00-923 Warszawa
 tel. +48 (22) 657 72 00
 tel. +48 (22) 690 40 00, fax. +48 (22) 692 50 23

Abolition of objections to documents

Concerning: documentary letter of credit no AI81833/21/08/17 issued by Bank Handlowy w Warszawie S.A. (dalej zwany „Bank”) for amount 76 000,00 PLN beneficiary BIOCHEMISTRY CO., LTD, NO 90 STREET, CITY, PROVINCE, SPAIN, SPAIN as well as raised objections submitted via Network under no AI81834/22/08/17

Acting for and on behalf of PVT POLAND, Mładzka 42, Warszawa 04-138 PL, 5210324100, we accept commercial documents for amount 222,00 DOP included raised objections by the Bank, which were presented under documentary letter of credit we have submitted.

textarea
 textarea

BANK HANDLOWY W WARSZAWIE S.A.; 00-923 Warszawa; Senatorska 16 street; District Court for the capital city of Warsaw in Warsaw, XII Commercial Division of the National Court Register, National Court Register No.: KRS 000 000 1539; NIP 526-030-02-91; paid-in share capital: PLN 522.838.400.-

The history of correspondence concerning objections is available in the system.

The screenshot displays the 'Details of the transaction' page in the Citi Handlowy system. The top navigation bar includes links for Homepage, Letter of credit, Guarantee, Collection, Invoices, General overview, Reports, Contracts, Trade Loan, Settings, and Logout. The main content area is divided into two sections: 'Details of the transaction' and 'Documentation'.

Details of the transaction:

Transaction number	AI61633/21/08/17	Contractor	BIOCHEMISTRY CO., LTD.
Kwota	78.000,00	Contractor country	SPAIN
Waluta	PLN	Status	Active
Data utworzenia	25-10-2017		
Data ważności	21-11-2017		

Documentation: Status of document sets and payments

Type of application	Status	Date of last action	Details
LCIMP - Abolition of objections	Sent	22-08-2017	show
LCIMP - Raising objections to documents	Answering	22-08-2017	show
LCIMP - Application for an Letter of Credit	Accepted	21-08-2017	show

At the bottom of the documentation section, there is a button labeled 'Create an application'. The footer contains the Citi logo, Citi.com, build:2017-05-14 10:00:55, and legal links for Privacy Statement, Terms of Use, and User manual, along with a copyright notice for 2016 Bank Handlowy w Warszawie S.A.

7.8. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate entitlement of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X - days set in the Settings -> Notifications tab

8. EXPORT LETTER OF CREDIT

8.1. Export letter of credit notification

The export letter of credit is initiated in the Citi Trade Portal system by the Bank, which, acting pursuant to a letter of credit issued by another bank (the opening bank), notifies of this letter of credit, enclosing its terms and conditions (a copy of the SWIFT message - MT700).

The User does not need to log on to Citi Trade Portal to verify whether the notification of the export letter of credit has appeared there. The "Notifications" functionality of Citi Trade Portal makes it easier to receive information about any correspondence being sent, including information about the letter of credit notification.

Receiving notifications via text messages, emails and in the form of an alert on the home page requires appropriate settings in the system. Notifications are configured on the Settings -> Notifications page and require subscribing to the "Correspondence was sent from the Bank" notification type.

If notifications are set to appear in the form of an alert on the home page - it is recommended to log on to Citi Trade Portal to verify whether the notification of the letter of credit has appeared.

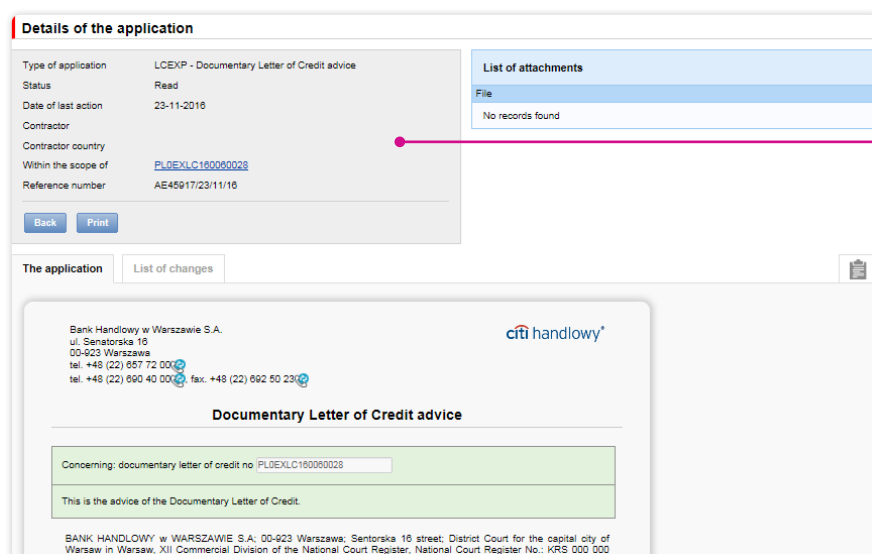
For more details about the "Notifications" functionality, see item 2.4 of this User Manual. The image below depicts the configuration screen for the "Correspondence was sent from the Bank" notifications.

Reminder type	Alert	SMS	E-mail
Application rejected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correspondence was sent from the Bank	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
L/C due date is coming (3 days ahead) (modify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been returned for corrections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been reviewed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application was accepted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The transaction has been opened	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The notification is visible in the system in the following spot: Letter of credit -> Applications -> Uploaded by Bank (see the screen below).

Type of application	Reference number	Customer reference	Status	Within the scope of	Contractor	Contractor country	Date of last action	Details
LCEXP - Documentary Letter of Credit advice	AE81925/21/08/17		To read	ELDEX/LC18000002			21-08-2017	show

After clicking the **show** hyperlink, the **Detail of the application** screen will be displayed.



After clicking the **show** hyperlink, the **Detail of the application** screen will be displayed.

8.2. Creating applications

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned letter of credit number). The letter of credit number is filled in by the Bank in the "Export letter of credit notification" application and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the authorisations assigned by the Customer to a given User.

Applications relating to an Export letter of credit can be entered by the Customer into the Citi Trade Portal system in two ways, using the following tabs:

- Letter of credit -> Applications - by editing an existing application;
- Letter of credit -> Transactions - as additional applications in the context of an existing transaction, after pressing the "Create an application" command on the "Details of the transaction" screen.

An application is created by filling in a form with all necessary information and pressing

the "Save" button. After saving, the application is available in the Letter of credit -> Applications -> In creation tab. The application can be sent directly from the form after being saved or from the Letter of credit -> Applications tab.

The "Add a new attachment" button allows for any document to be attached to the application. Acceptable file formats are: .jpg, .jpeg, .tif, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .txt, .htm, .html, .rtf, .png. Every file is scanned for viruses.

Data entered into the application are validated and marked with the following colours while the application is being filled in:

- red - means missing information or errors which prevent the application from being sent to the Bank for execution (such an application can only be sent to the Bank as a draft),
- green - means a correctly filled in field/section of the form,
- yellow - means warnings (which do not block the application from being sent to the Bank).

The following applications can be created from the User's level as a part of an export letter of credit:

- Application for taking up an obligation to negotiate documents as a part of documentary letter of credit,
- Export letter of credit transfer order,
- Document shipment order as a part of letter of credit (disclaimer - commercial documents required by the letter of credit must be sent/submitted in writing),
- Request of the Customer (letter of credit beneficiary) associated with assignment of receivables from an export letter of credit,
- Request of the Customer (beneficiary) concerning a documentary letter of credit (free format)
- Request of the beneficiary concerning documents which are not compliant with the terms and conditions of the letter of credit,
- Request of the Customer regarding change of the account to be debited/credited.

A document shipment order as a part of letter of credit can be sent to the Bank as a draft version (for the Bank to assess its correctness).

In the case of an export letter of credit, the Bank will commence execution of the Document shipment order as a part of letter of credit after receiving the order and the commercial documents in written form. It means that apart from sending the aforementioned order electronically (filling out the order in Citi Trade Portal and enclosing appendices), it is necessary to deliver the original commercial documents to the Bank and the printed order can constitute a cover letter for the documents being sent.

Bank Handlowy w Warszawie S.A.
ul. Senatorska 18
00-923 Warszawa
tel. +48 (22) 857 72 00
tel. +48 (22) 890 40 00, fax. +48 (22) 892 50 23

Documents delivery order under Letter of Credit

Bank Handlowy w Warszawie S.A. ("Bank") reference no PLOEXLC18008002
Opening Bank reference no Number 1
Beneficiary (name and address) DEMO Poland, TEST 3, WARSZAWA 00-000 PL, 000000
Applicant TRETUTUTUT POLAND
Opening Bank TAIPEIBANK

Documents select

We are sending the following documents under the a/m Letter of Credit expiring on 10-09-2017

Instructions

Instructions re. the documents presented under Letter of Credit, unconfirmed by Bank Handlowy w Warszawie S.A ("Bank")
We hereby ask for examination the attached documents against terms and conditions of a/m Letter of Credit: YES NO

Instructions re. the manner of sending the documents to the issuing bank

List of errors

1. At least one document should be selected.
2. The field "Ask for examination" is required.
3. The field "Delivery conditions" is required.
4. The field "Amount and the account" is required.
5. The field "Account number" is required.
6. The field "Bank" is required.
7. The field "Account number" is required.
8. The field "For information contact" is required.
9. The field "Phone" is required.

8.3. Libraries

Creating applications relating to an export letter of credit requires their supplementation with, among others, the bank data and account data. These data can be entered into the application by typing them in or selecting them from the library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

The system libraries functionality, together with preview screens, are described elsewhere in this User Manual, e.g. in the chapter on Import letter of credit, item 4.2.

8.4. Browsing and sending applications

In the Letter of credit -> Applications tab, there are 5 folders containing applications with the following statuses:

- **In creation** - applications with "Draft", "Corrected application" and "Sent draft" statuses;
- **Waiting for correction** - applications with "Held for modification" status;
- **Waiting for authorisation** - applications with "Held for authorisation" status;
- **Uploaded by the Bank** - applications with the following statuses: "held for adjustment", "held for response", "held to be read", "reviewed draft";
- **All** - applications with the above statuses as well as: "Sent", "Processed", "Rejected", "Accepted", "Removed", "Verified working copy", "Read", "Answered".

The meaning of individual statuses assigned by the Bank regarding the applications (declarations) submitted both by the Customer and the Bank is described below:

Applications initiated by the User:

- 1) **Working copy** - a saved draft version prepared by the User, not sent to the Bank;
- 2) **Sent working copy** - a draft version of the application sent by the User to the Bank for the purpose of assessment (sending a draft version does not constitute an instruction to provide a product);
- 3) **Verified working copy** - the draft application is being verified by the Bank;
- 4) **Processed working copy** - the draft application has been assessed by the Bank;
- 5) **Sent** - the final version of the application sent by the User to the Bank (it constitutes an instruction to provide a product);
- 6) **Processed** - the final version of the application is being assessed by the Bank;
- 7) **Accepted** - the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) **Rejected** - the final version of the application has been rejected by the Bank, i.e. the product will not be provided;
- 9) **To correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted by the Customer;
- 11) **To modification** - an application rejected during the authorisation process on the Customer's part (before it was sent to the Bank) in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorisation** - an application undergoing the authorisation process on the part of the Customer (this status is assigned to the application when the User presses the function button "Send" if authorisation by a different User is required on the Customer's part);
- 13) **Deleted** - the application removed by the User before being sent to the Bank;

Applications initiated by the Bank:

- 14) **Held for response** - applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** - status of an application which requires the User's response once the Customer saves the application, e.g. in order to supplement it, but before sending a response to the Bank;
- 16) **Answered** - a response given by the User to an application sent by the Bank;
- 17) **To read** - applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** - applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Details of the transaction page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

Indicates conversations / transactions within which the application operates.

If the transaction has not yet been created, the reference number of the request initiating the conversation is displayed here, which means that the request is in the conversation.

Clicking a link displays a **Details of the transaction** form.

Clicking a link displays a **Details of the conversation** form.

Own number assigned by the Customer.

The number assigned by the system.

After you have pressed the **Create an application** button, a list of possible transaction requests will be displayed.

After you have pressed the **Create an application** button, a list of possible conversational requests will be displayed.

Clicking the "show" link in the "Details" column will display the application details.

Clicking a link displays the **application details** form.

Clicking the link allows you to go over to the **Details of transaction / conversation** form.

Possible actions (depending on the permissions assigned to the User, the type and status of the application).

Place to save the note and give the identification number.

The **List of changes** tab presents information about all actions taken on the application.

The following actions are possible from the level of **Details of the application**:

- **Back** - the appropriate screen will open in the Letter of credit -> Applications tab;
- **Edit** - it is possible to change the application fields which are editable by the User;
- **Delete** - deletes the application;
- **Send as a draft** - regardless of errors or missing information on the form, the application draft can be sent to the Bank. Sending the draft version to the Bank allows for substantive verification of the application contents with the assistance of the Bank's employees; in case of the export letter of credit, the only possible application to be sent as a draft is Document shipment order as a part of letter of credit;
- **Send** - it is synonymous with submitting the application to the Bank;
- **Print** - allows for printing the entire application for the letter of credit as a form.

8.5. Authorization

Applications which require authorisation are available in the Letter of credit -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Form (CitiDirect, CitiDirect EB - Activation/Configuration - Citi Trade Portal - Export letter of credit) specifies the representation type of the Customer indicated in Section I of the Application Form, i.e.:

1) **one-person representation** - if "By sending" or "1 - one level" authorisation is marked

The "By Sending" authorisation means that a given User is authorised to contract liabilities as one person and create/send applications on their own.

The "1- one level" authorisation means that the User is authorised to contract obligations as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) **two-person representation** - if the "2 - two levels" authorisation is marked

The "2-level" authorisation means that the User is authorised to contract liabilities jointly with another person empowered to perform authorisation; however, if the User are simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

8.6. Transaction browsing

The Letter of credit -> Transactions screen presents notifications of an export letter of credit which have been executed by the Bank.

Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Letter of credit -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, customer reference, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), contractor name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed.

The details marked are transaction details completed by the Bank, available on the next business day following the execution of the application.

The transaction list may include transactions with complementary transaction details and without additional transaction details.

Clicking a link displays a **Details of the transaction** form.

Clicking a link displays the **application details** form.

8.7. Parameters

Parameters are available in the Letter of credit -> Parameters tab and present fees defined by the Bank for individual events as a part of products.

8.8. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate entitlement of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X - days set in the Settings - Notifications tab

9. GUARANTEES

A Guarantee allows the Customer to send the following documentation to the Bank:

- 1) Application for verification of the contents of the guarantee / standby letter of credit (Application for verification of the contents of the guarantee),
- 2) Application for preparation of the contents of the guarantee / standby letter of credit according to the template of Bank Handlowy w Warszawie S.A. (Application for preparation of a draft guarantee according to BH),
- 3) Application for preparation of the contents of the guarantee / standby letter of credit according to the agreed template (Application for preparation of a draft guarantee according to the Customer),
- 4) Application for provision of a bank guarantee / opening a standby letter of credit (Application for a guarantee / standby letter of credit),
- 5) Request for change of terms and conditions (Request for change),
- 6) Request of the ordering party regarding change of the account to be debited (Request for change of account)
- 7) Request of the ordering party regarding the standby letter of credit / bank guarantee / counter-guarantee (Request - free format).

The application for a guarantee / standby letter of credit and the request for change of terms and conditions (of a guarantee / standby letter of credit) can be sent to the Bank as a **draft version** (for the Bank to assess their correctness). However, the application initiating the transaction in the system is application No 4.

If there is a need for the Bank to provide a guarantee according to the Customer's template, such a template should be submitted to the Bank for the purpose of its assessment. It should be sent to the Bank for assessment prior to submitting the application for provision of a guarantee. To this end, one should send to the Bank an application for verification of the contents of the guarantee / standby letter of credit, enclosing the guarantee template.

Some of the applications listed above, which are created in connection with a transaction (e.g. the request for change) can only be created if an initiated transaction exists in the Citi Trade Portal system. This means that every application created by the Customer will be supplemented, among others, with the transaction number, counterparty data and data of the presenting entity's or the payer's bank. If the transaction lacks this information, after performing the "Create an application" instruction from the level of transaction details, the User will receive a message that it is impossible to create applications as a part of the transaction.

If there is a need to prepare custom contents of a guarantee / standby letter of credit - one can submit an application to the Bank for preparation of the contents of the guarantee / standby letter of credit according to:

- the Bank's template; or
- the agreed template.

The agreed or assessed template of the guarantee / standby letter of credit should then be enclosed to the application for provision of a bank guarantee / standby letter of credit.

Documentation concerning the Bank guarantee sent by the Bank to the Customer includes:

- 1) Information concerning own guarantee (free format),
- 2) Confirmation of provision/change of the bank guarantee / standby letter of credit (Confirmation of provision/change).

The aforementioned documentation is presented by the Bank in the Guarantees -> Applications -> Uploaded by the Bank tab.

All foregoing types of documentation are hereinafter referred to as "applications". The names provided in parentheses are abbreviated names of applications used in Citi Trade Portal.

Confirmation of submission of the declaration of intent by the Bank will take place immediately by assigning the appropriate status online. The meaning of the statuses assigned by the Bank online is stated in this User Manual in chapter 4.

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned guarantee number). The guarantee number is filled in by the Bank in the application for provision of a guarantee and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the privileges (authorisations) assigned by the Customer to a given User.

Custom applications are made available by the Bank in the Guarantee -> Apply for -> Issuance of the guarantee -> Individualized tab.

Templates of custom applications are created by the Bank based on the provisions of the agreements concluded by and between the Bank and the Customer and reflect the arrangements included in these agreements.

9.1. Creating applications

An application can be entered by the Customer into the Citi Trade Portal system in the context of the guarantee in three ways, using the following tabs:

- **Guarantee -> Apply for - as a new application;**
- **Guarantees -> Applications - by editing an existent application or as a reaction to an application sent by the Bank (e.g. submission of objections concerning documents by the Bank);**
- **Guarantees -> Transactions - as additional applications in the context of an existing transaction, after pressing the "Create an application" command on the "Details of the transaction" screen.**

An application is created by filling in a form with all necessary information and pressing the "Save" button. After saving, the application is available in the Guarantees -> Applications -> In creation tab.

The application can be sent directly from the form after being saved or from the Guarantees -> Applications tab.

The "Add an attachment" button allows for any document to be attached to the application. Acceptable file formats are: .jpg, .jpeg, .tif, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .txt, .htm, .html, .rtf, .png. Every file is scanned for viruses. The following documents need to be enclosed to the application for provision of a guarantee/standby letter of credit:

- **a template of contents of the guarantee/standby letter of credit, previously assessed by or agreed upon with the Bank and**
- **a copy of the contract, agreement or other documents describing the underlying relationship between the Ordering party and the Beneficiary:**
 - a copy of the contract, agreement, order or invoice - for an advance payment bond, guarantee of good performance of the contract, payment guarantee,
 - a copy of the credit agreement - for a credit repayment guarantee,
 - a copy of Terms of Reference - for a bid bond,
 - rules of the game - for lottery guarantees.

If the application concerns the provision of a customs guarantee, guarantee of tax (e.g. VAT or excise duty) payment to the Agricultural Market Guarantee and the National Fund for Environmental Protection and Water Management, the basis for providing a guarantee are the provisions of the relevant act / regulation; therefore, it is not necessary to enclose copies of documents associated with the underlying transaction.

Data entered into the application are validated and marked with the following colours while the application is being filled in:

- **red - means missing information or errors which prevent the application from being sent to the Bank for execution (such an application can only be sent to the Bank as a draft),**
- **green - means a correctly filled in field/section of the form,**
- **yellow - means warnings (which do not block the application from being sent to the Bank).**

Blocking errors in the error list are indicated by a red font and any black warnings.
Clicking on the error message will move you to the request box associated with the error / warning message displayed.

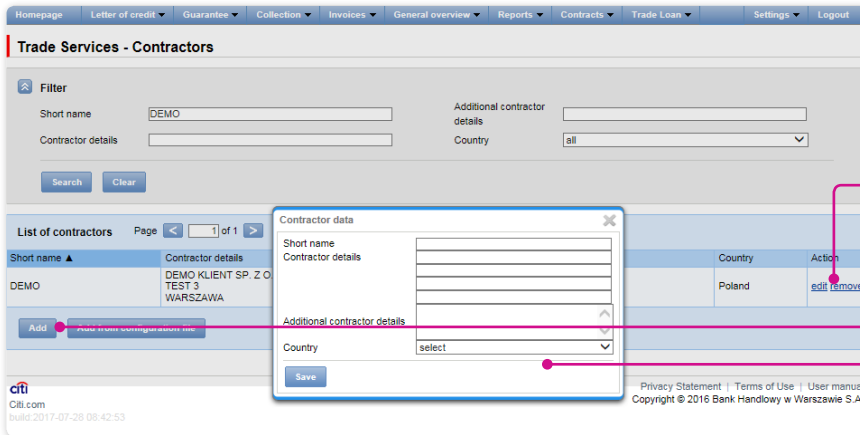
9.2. Libraries

Creating the application for the provision of a bank guarantee / opening a standby letter of credit requires it to be supplemented, among others, with the following data: the bank, the counterparty (beneficiary), agreement and accounts. These data can be entered into the application by typing them in or selecting them from the Library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

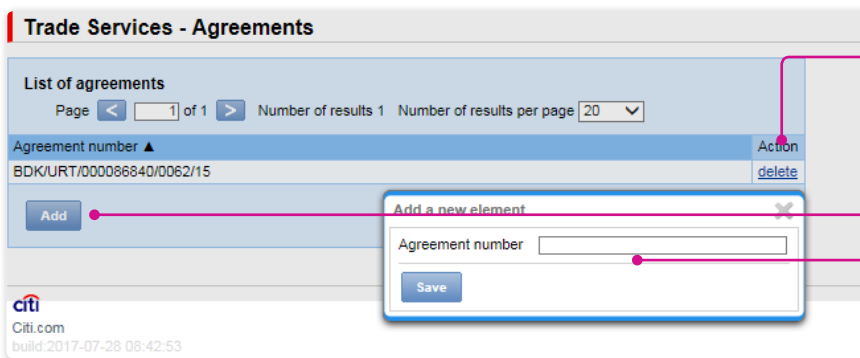
SWIFT	Name	Exchanged keys	In user dictionary	Action
ABBLBDH004	AB BANK LIMITED, DHAKA	yes	no	include
ABBLBDH005	AB BANK LIMITED (PRINCIPAL BRANCH) DHAKA	yes	no	include
ABBLBDH011	AB BANK LIMITED DHAKA BANGLADESH	yes	yes	exclude
ABBLBDH019	AB BANK LIMITED DHAKA	yes	no	include
ABBLBDH020	AB BANK LIMITED DHAKA	yes	no	include
ABBLBDH101	AB BANK LIMITED CHITTAGONG	yes	no	include
ABBLBDH110	AB BANK LIMITED CHITTAGONG BANGLADESH	yes	no	include
ABBYGB2L	SANTANDER UK PLC LONDON	yes	no	include
ABBYGB2LANB	SANTANDER UK PLC LONDON	yes	no	include
ABCJOAM	ARAB BANKING CORPORATION (JORDAN) AMMAN	yes	no	include
ABDIEGCA	ABU DHABI ISLAMIC BANK-EGYPT, CAIRO	yes	no	include
ABGBUS44	ASSOCIATED BANK GREEN BAY N.A. GREEN BAY, WI	yes	no	include
ABKLCV2N	ALPHA BANK CYPRUS LTD, NICOSIA	yes	no	include
ABKLCV2NLAR	ALPHA BANK LIMITED LARNACA	yes	no	include

Clicking the **include** link will cause a **yes** to appear in the **In user dictionary** column.
Clicking the **exclude** link will cause a **no** to appear in the **In user dictionary** column.



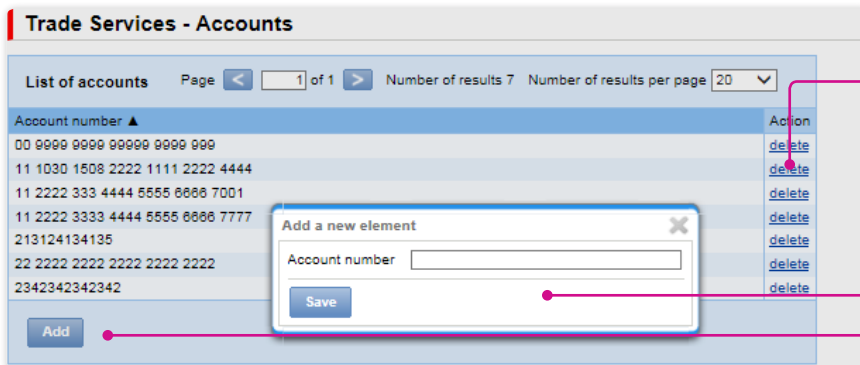
Contractors located in the library can be modified or removed.

Pressing the **Add** button causes a pop up to enter the contractor's data.



Contracts in the library can be deleted.

Pressing the **Add** button causes pop up field to enter the contract number.



Account numbers in the library can be deleted.

Pressing the **Add** button causes a pop up to add account number.

Data concerning the agreement, accounts and counterparties, entered into the Library, are available to all Users on the Customer's side. The possibility of managing the library content (adding, removing, modifying) depends on the authorisations assigned to the User. Information available in the library also includes information about banks, SWIFT codes and information about the key exchanged with a given bank. Information about banks cannot be modified by Users.

9.3. Browsing and sending applications

The following folders are available in the Guarantees -> Applications tab:

- In creation - applications with "Draft", "Corrected application" and "Sent draft" statuses;
- Waiting for correction - applications with "Held for modification" status;
- Waiting for authorisation - applications with "Held for authorisation" status;
- Uploaded by the Bank - applications with the following statuses: "held for adjustment", "held for response", "held to be read", "reviewed draft";
- All - applications with the above statuses as well as: "Sent", "Verification in progress", "Rejected", "Accepted", "Removed", "Draft verification in progress", "Read", "Response given".

The aforementioned folders contain applications with the following statuses:

Applications initiated by the User:

- 1) **Working copy** - a saved draft version prepared by the User;
- 2) **Sent working copy** - a draft version of the application sent by the User to the Bank for the purpose of assessment;
- 3) **Verified working copy** - the draft application is being verified by the Bank;
- 4) **Processed working copy** - the draft application has been assessed by the Bank;
- 5) **Sent** - the final version of the application sent by the User to the Bank;
- 6) **Processed** - the final version of the application is being assessed by the Bank;
- 7) **Accepted** - the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) **Rejected** - the final version of the application has been rejected by the Bank;
- 9) **To correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted;
- 11) **To modification** - an application rejected during the authorisation process in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorization** - an application undergoing the authorisation process (this status is assigned to an application after being sent to the Bank, when authorisation is required);
- 13) **Deleted** - an application removed.

Applications initiated by the Bank:

- 14) **Held for response** - applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** - status of a "Submission of objections" application once the Customer saves the response application;
- 16) **Answered** - further specification: status of an application sent by the Bank to which the User has provided a response;
- 17) **To read** - applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** - applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Transaction details page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

Indicates conversations / transactions within which the application operates.

If the transaction has not yet been created, the reference number of the request initiating the conversation is displayed here, which means that the request is in the conversation.

Clicking a link displays a **Details of the conversation** form.

Clicking a link displays a **Details of the transaction** form.

Own number assigned by the Customer.

The number assigned by the system.

When you click the **Create an application** button, you will see a list of possible applications for the transaction.

When you click the **Create an application** button, you receive a message about not being able to create an request within the conversation.

Clicking the "show" link in the "Details" column will display the application details.

Clicking on the link causes the **Detail of the application** form to appear.

Clicking a link displays a **Details of the conversation/transaction** form.

Possible actions (depending on the entitlements assigned to the User, the type and status of the request).

The **List of changes** tab presents information about all actions taken on the application.

The following actions are possible from the level of **Details of the application**:

- **Back** - the appropriate screen will open in the Guarantee -> Applications tab;
- **Edit** - it is possible to change the application fields which are editable by the User;
- **Delete** - deletes the application;
- **Send as a draft** - regardless of errors or missing information on the form, the application draft can be sent to the Bank. Sending the draft version to the Bank allows for substantive verification of the application contents with the assistance of the Bank's employees.
- **Send** - it is synonymous with submitting the application to the Bank;
- **Print** - allows for printing the entire application concerning the guarantee as a form.

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Details of the application

Type of application	GTEE - Application for changes
Status	Working copy
Date of last action	18-08-2017
Contractor	BENE NE NE NE
Contractor country	
Within the scope of	LG01679/17/08/17
Reference number	LG01011/18/08/17

Back Edit Delete Send as a draft Send Print

List of attachments

File
No records found

Comments

No comments available

[Add](#)

The application

List of changes

Bank Handlowy w Warszawie S.A.
ul. Senatorska 16
00-623 Warszawa
tel. +48 (22) 657 72 00
tel. +48 (22) 660 40 00 fax: +48 (22) 662 50 23

Application for changes in the terms and conditions
The Application is filed by the natural persons or entities without corporate existence

List of errors

1. The field "Type of product" is required.
2. The field "Other term of expiry" is required.
3. The field "Costs and commissions of BANK..." is required.

9.4. Authorization

Applications which require authorisation are available in the Guarantees -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Form (Activation / Configuration - Citi Trade Portal - Trade Services) specifies the representation type of the Customer indicated in Section I of the Forms, i.e.:

1) **one-person representation** - if the "By Sending" or "1-one level" authorisation is marked

The "By Sending" authorisation means that a given User is authorised to contract liabilities as one person and create/send applications on their own.

The "1-one level" authorisation means that the User is authorised to contract liabilities as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) **two-person representation** - if the "2-two levels" authorisation is marked

The "2-two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorize in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

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Citi Trade Portal – Trade Services Clear

forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and it specifies, together with the aforementioned agreement, the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

1. Account Holder's Data

Account Holder's Name: _____
 Number of the Current Account: _____
 Address for correspondence: _____
 Contact person ²: _____
 Telephone number: _____ E-mail ³: _____

The Client hereby represents that the person/persons (users) specified in Section 3 herebelow are authorized to submit, to Bank Handlowy w Warszawie S.A. (the "Bank") through the Network, any and all declarations of will in respect of provision or use of the product referred to in Section 2 herebelow, including the establishment, modification or termination of the legal relationship as well as those submitted in connection with requests for the Bank's provision of the product or its use, along with filing declarations of submission to enforcement, including those filed under framework agreements made with the Bank and setting out the terms and conditions of the Bank's provision of the product referred to in Section 2 herebelow as well as authorizing the Bank to debit the Client's accounts in relation to provision of the product referred to in Section 2 herebelow and making deposits within the meaning of Article 102 of the Banking Act dated 29 August 1997 in the event of default, as defined in the Terms and Conditions for Issuing Bank Guarantees and Opening Letters of Credit (the "Terms and Conditions") or the framework agreement setting out the terms and conditions of the Bank's provision of the product referred to in Section 2 herebelow (the "Electronic Documents"). The Client's representation method shall be specified in Section 2 herebelow. A detailed description of the terms of use of the Network, along with clarification of the authorization scheme, as referred to in Section 2 herebelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

2. Authorization scheme

No.	Product	By sending	1 – one level	2 – two levels
1	Letter of credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Guarantee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A letter of credit shall be the Bank's obligation to the beneficiary, assumed in accordance with the order (product request) as well as the Terms and Conditions or the framework agreement concluded, to pay a specified amount in return for documents compliant with the terms of a documentary and standby letter of credit.
 A guarantee shall be the Bank's obligation, assumed in accordance with the order (product request) as well as the Terms and Conditions or the framework agreement concluded, to pay a specified amount based on a request submitted by the beneficiary in the required manner, along with other documents (if required under the terms of the guarantee).

The authorization scheme determines the method of the Client's representation and stands for:

1) one person representation – in case of selecting the "By sending" or "1 – one level" Authorization option with consideration to the fact that:

Authorization "By sending" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) and is entitled to Create / Send the Forms.
 Authorization "1 – one level" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

2) two persons representation – in case of selecting the "2 – two levels" Authorization option.

Authorization "2 – two levels" means that the User is entitled to make statements on behalf of the Client (perform Authorization step of the Forms) in cooperation with another User with same entitlements, with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

With regard to the above, it is recommended for the Client to configure the authorization in such a way that actions must be performed by at least two Users.

 (Signature) of authorized person, in accordance with the Account Holder's representation / power of attorney ⁴

Full name	Selected Card Type ¹	Product ²	Add entitlement	Remove entitlement	Remove User from the Users	Create / Send	Authorization 1	Authorization 2	Reports
Add e-mail (required) / Middle name number (optional) ³ *In case of creating new user and choosing "Hardware token" please enter "None"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9.5. Transaction browsing

The Guarantees -> Transactions screen presents applications for provision of a guarantee which have been executed by the Bank.

Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Guarantee -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, ID number, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), counterparty name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed.

Guarantee - Transactions

Filter

Transaction number:

Customer reference:

Amount: from to

Currency:

Date of opening: from to

Expiration date: from to

Maturity:

Contractor:

Contractor country:

Status:

Product:

Search Clear

List of transactions Page 1 of 1 Number of results 1 Number of results per page 20

Transaction number	Customer reference	Status	Product	Contractor	Contractor country	Amount	Currency	Date of opening	Expiration date	Maturity	Details
LG61579/17/08/17		Active	Own Guarantee	BENE NENE NE		2.131,00	PLN	10-08-2017	01-01-2018		show

Export as: PDF CSV

Clicking a link displays a **transaction details** form.

The area marked are transaction details completed by the Bank, available on the next business day following the execution of the application.

The transaction list may include transactions with completed transaction details or without additional transaction details.

Details of the transaction

Transaction number: LG61579/17/08/17 Contractor: BENE NENE NE

Kwota: 2.131,00

Waluta: PLN Contractor country:

Data utworzenia: 10-08-2017 Status: Active

Data ważności: 01-01-2018

Documentation

Type of application	Status	Date of last action	Details
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for changes		08-2017	show
GTEE - Application for a Guarantee/ stand-by letter of credit		10-08-2017	show
	Working copy	10-08-2017	show
	Accepted	10-08-2017	show

Create an application

List of available applications

- GTEE - Application for changes
- GTEE - Application for changes (individualized)
- GTEE - Instruction to change the account
- GTEE - Instruction - free format

Clicking a link displays a **Details of the application** form.

Clicking a link displays the **List of available applications**.

9.6. Parameters

Parameters are available in the Guarantees -> Other Parameters tab and present cut-off time values defined by the Bank (execution time, provided that the application is complete and correct and that required approvals have been obtained) as well as fees for individual events as a part of products.

Gwarancja - Cut-off time

Cut-off time Page 1 of 1 Number of results 2 Number of results per page 20

Product	Type of event	Cut-off hour
Own Guarantee	Guarantee Issuance	13:00
Own Guarantee	Amendment of Guarantee	13:00

Export as: PDF CSV

Times provided under the Cut off Times Chart mean that documentation received by Trade Operations until the specified time will be processed on the date of receipt (bank business day) provided that they are correct and complete, and have necessary approvals.

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Gwarancja - Prowizje

Fees Page 1 of 1 Number of results 15 Number of results per page 20 Adjust

Product	Type of event	The fee
Own Guarantee	Issuance of a guarantee/ a counter-guarantee/ stand-by letter of credit (with validity up to 1 year)	0.2 % za każdy rozpoczęty miesiąc ważności, nie mniej niż 200,00 USD za cały okres ważności (Prowizja pobierana z góry, za cały okres ważności liczony od daty udzielenia gwarancji /kontrgwarancji/akredytywy zabezpieczającej).
Own Guarantee	Issuance of a guarantee/ a counter-guarantee/ stand-by letter of credit (with validity from 1 until 3 years)	0.3% za każdy rozpoczęty miesiąc ważności, nie mniej niż 200,00 USD za cały okres ważności (Prowizja pobierana z góry, za cały okres ważności liczony od daty udzielenia gwarancji /kontrgwarancji/akredytywy zabezpieczającej).
Own Guarantee	Issuance of a guarantee/ a counter-guarantee/ stand-by letter of credit (with validity for more than 3 years)	0.4% za każdy rozpoczęty miesiąc ważności, nie mniej niż 200,00 USD za cały okres ważności (Prowizja pobierana z góry, za cały okres ważności liczony od daty udzielenia gwarancji /kontrgwarancji/akredytywy zabezpieczającej).
Own Guarantee	Agreeing upon terms of guarantee /stand-by letter of credit with a bank issuing a guarantee locally upon applicant's written request	150,00 USD
Own Guarantee	Issuance of the guarantee/stand-by letter of credit according to the template delivered by the applicant (fees additional to the issuance commission)	150,00 USD
Own Guarantee	Amendment - extension of validity or increase in amount	jak za udzielenie (prowizja liczona za okres przedłużenia lub od kwoty podwyższenia).
Own Guarantee	Other amendment	75,00 USD
Own Guarantee	Assignment of rights in guarantee/ stand-by letter of credit	100,00 USD - prowizja pobierana po otrzymaniu powiadomienia o cesji, niezależnie od przyjęcia jej przez Bank/skuteczności przeniesienia praw
Own Guarantee	Claims - Verification of received claim	150,00 USD
Own Guarantee	Claims - payment	200,00 USD (prowizja płatna przez zleceniodawcę)
Own Guarantee	Preparing of comparison re. transactions at the applicant's request in writing	100,00 USD
Own Guarantee	Cancellation before the expiry (not applicable for bid-bond and so called open-ended guarantees)	50,00 USD
Own Guarantee	Cancellation of application for guarantee/ stand-by letter of credit / counter-guarantee or a application for amendment (before issuance/amendment)	100,00 USD
Own Guarantee	Issuance of a duplicate	30,00 USD
Own Guarantee	Filing of the Application for product or Application for change in paper form	50,00 USD

Export as: PDF CSV

9.7. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X - days set in the Settings -> Notifications tab

10. COLLECTION

10.1. Types of applications and their creation

The Citi Trade Portal allows the Customer to enter the following applications:

Applications concerning export collection

Applications initiating conversations are entered using the Collection -> Fulfill order page. These include:

- 1) Collection order (export collection) - with the reservation that commercial documents must be sent/submitted in written form;
- 2) Order of performance of collection activities (export collection) - with the reservation that financial documents (promissory notes) must be sent/submitted in written form.

Other applications concerning export collection in the context of conversations/transactions are entered from the level of transaction details, after pressing the "Create an application" command:

- 3) Request for change concerning the export collection (export collection),
- 4) Request for reminders concerning the export collection (export collection),
- 5) Request of the presenting entity regarding change of the account to be debited (export collection),
- 6) Request of the Customer (collection presenting entity) associated with assignment of receivables from export collection,
- 7) Request of the presenting entity concerning the export collection.

The following applications:

- **Collection order,**
- **Order of performance of collection activities (note collection)**

can be sent to the Bank as a draft version (for the Bank to assess their correctness).

In the case of export collection, the Bank will commence collection activities after receiving a collection order or an order of performance of collection activities as well as commercial or financial documents in written form. It means that apart from sending

the aforementioned orders electronically (filling out the order in Citi Trade Portal and enclosing appendices), it is necessary to deliver the original commercial or financial documents to the Bank and the printed collection order or order of performance of collection activities can constitute a cover letter for the documents being sent.

The remaining applications can only be sent after the Bank has opened Collection (transaction) based on application No 1 or No 2 and after the Bank has received the original documents concerning the collection and processed them.

Applications concerning import collection

In the case of import collection, the application initiating the transaction is the following application initiated by the Bank:

- 1) Presentation note, which constitutes a notification of the import collection,

Applications concerning import collection are available to the User from the level of transaction details, after pressing "Create an application" command.

- 2) Response to the presentation note,
- 3) Collection payment order,
- 4) Request of the payer concerning the import collection,
- 5) Request of the payer regarding change of the account to be debited.

In the case of collections, the applications sent to the Bank are as follows:

- **Presentation note (import collection),**
- **Collection change notification (import collection),**
- **Information concerning import collection (free format),**

- **Confirmation of collection order execution (export collection),**
- **Information concerning export collection (free format).**

All foregoing types of documentation are hereinafter referred to as "applications". The names provided in parentheses are abbreviated names of applications used in Citi Trade Portal.

Confirmation of submission of the declaration of intent by the Bank will take place immediately by assigning the appropriate status online. The meaning of the statuses assigned by the Bank online is specified below.

The following folders are available in the Collection -> Applications tab:

- **In creation** - applications with "Draft", "Corrected application" and "Sent draft" statuses;
- **Waiting for correction** - applications with "Held for modification" status;
- **Waiting for authorisation** - applications with "Held for authorisation" status;
- **Uploaded by the Bank** - applications with the following statuses: "Held for adjustment", "Held for response", "Held to be read", "Reviewed draft";
- **All** - applications with the above statuses as well as: "Sent", "Verification in progress", "Rejected", "Accepted", "Removed", "Draft verification in progress", "Read", "Response given".

The aforementioned folders contain applications with the following statuses:

Applications initiated by the User:

- 1) **Working copy** - a saved draft version prepared by the User;
- 2) **Sent working copy** - a draft version of the application sent by the User to the Bank for the purpose of assessment;
- 3) **Verified working copy** - the draft application is being verified by the Bank;
- 4) **Processed working copy** - the draft application has been assessed by the Bank;
- 5) **Sent** - the final version of the application sent by the User to the Bank;
- 6) **Processed** - the final version of the application is being assessed by the Bank;
- 7) **Accepted** - the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) **Rejected** - the final version of the application has been rejected by the Bank;
- 9) **To correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted;
- 11) **To modification** - an application rejected during the authorisation process in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorization** - an application undergoing the authorisation process (this status is assigned to an application after being sent to the Bank, when authorisation is required);
- 13) **Deleted** - an application removed.

Applications initiated by the Bank:

- 14) **Held for response** - applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** - status of a "Submission of objections" application once the Customer saves the response application;
- 16) **Answered** - further specification: status of an application sent by the Bank to which the User has provided a response;
- 17) **To read** - applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** - applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Transaction details page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

Some of the applications listed above, which are created in the context of a transaction (e.g. the request for change), can only be created if an initiated transaction exists in the Citi Trade Portal system. This means that every application created by the Customer will be supplemented, among others, with the transaction number, counterparty data and data of the presenting entity's or the payer's bank. If the transaction lacks this information, after performing the "Create an application" instruction from the level of transaction details, the User will receive a message that it is impossible to create applications as a part of the transaction.

Data from the fields on the form are validated dynamically while they are being entered as well as during an attempt to save or send them - fields containing discrepancies are marked in yellow or red and textual information explaining the reason for errors appears in the margin. It is possible to save the form (using the "Save" command) at every stage of form completion, regardless of the discrepancies and/or missing information.

When the final version is sent (the "Send" command), two-level validation is carried out, i.e. any errors preventing the form from being sent and warnings are marked visually (in red and yellow, respectively) and accompanied by a comment (in the margin), informing about the cause of the discrepancy.

Discrepancies marked in red require the User's reaction - completion of the field / change of the value; otherwise, the form will not be sent. Yellow warnings do not require changes (only suggest them) - the form can be sent in spite of the warnings but lack of the User's reaction will mean their conscious acceptance of the terms and conditions of the application being sent.

When sending the draft version for verification by the Bank's employee (using the "Send as a draft" command), any discrepancies and/or missing information will be treated as warnings, i.e. sending the draft will not be blocked.

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned collection number). The collection number is filled in by the Bank in the application entitled Collection order or Order of performance of collection activities and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the authorisations assigned by the Customer to a given User.

10.2. Libraries

Creating applications relating to collection may require their supplementation with, among others, the bank data, counterparty data and account data. These data can be entered into the application by typing them in or selecting them from the Library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

The system libraries functionality, together with preview screens, are described elsewhere in this User Manual, e.g. in the chapter on Import letter of credit, item 4.2.

10.3. Import collection notification

Import collection is initiated in the Citi Trade Portal system by the Bank, which, acting based on the collection documents received from a third-party bank, notifies this collection (sends a Presentation note with enclosed scans of commercial or financial documents received for the collection).

The User does not need to log on to Citi Trade Portal to verify whether the notification of the import collection has appeared there. The "Notifications" functionality of Citi Trade Portal makes it easier to receive information about any correspondence being sent, including information about collection notification. Receiving notifications via text messages, emails and in the form of an alert on the home page requires appropriate settings in the system. Notifications are configured on the Settings -> Notifications page and require subscribing to the "Correspondence was sent from the Bank" notification type.

If notifications are set to appear in the form of alerts on the home page - it is recommended to log on to Citi Trade Portal to verify whether the notification of collection has appeared.

For more details about the "Notifications" functionality, see item 2.4 of this User Manual. The image below depicts the configuration screen for the "Correspondence was sent from the Bank" notifications.

The screenshot shows the 'Reminders configuration' screen. On the left, there are input fields for Phone (+4811122233), SMS hours (from 08:00 to 18:00, with an unlimited checkbox), and E-mail (name@citi.com). Below these are 'Save' and 'Cancel' buttons. On the right, a table titled 'Letter of Credit/Guarantee/Collection/eForms' lists various reminder types. The row 'Correspondence was sent from the Bank' is highlighted in pink and has checkboxes for Alert, SMS, and E-mail, all of which are checked.

Reminder type	Alert	SMS	E-mail
Application rejected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correspondence was sent from the Bank	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
L/C due date is coming (3 days ahead) (modify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been returned for corrections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application has been reviewed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The application was accepted	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The transaction has been opened	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The notification is visible in the system in the following spot:

Collection -> Applications -> Uploaded by the Bank (see the screen below) or on the Collection -> Transactions screen - only if the Bank has opened a transaction for a given initiating application.

The screenshot shows the 'Collection - Applications - Uploaded by Bank' screen. It features a filter section with dropdown menus for 'Type of application' (all) and 'Status' (all), and input fields for 'Contractor', 'Contractor country', 'Date of last action' (with a date range), and 'Reference number'. Below the filter are 'Search' and 'Clear' buttons. The main area shows a table with columns: Type of application, Reference number, Customer reference, Status, Within the scope of, Contractor, Contractor country, Date of last action, and Details. The table is currently empty, displaying 'No records found'. At the bottom, there are 'Export as: PDF CSV' options and a footer with 'citi Citi.com' and 'Privacy Statement | Terms of Use | User manual Copyright © 2016 Bank Handlowy w Warszawie S.A.'.

10.4. Browsing and sending applications

The following folders are available in the Collection -> Applications tab:

- In creation - applications with "Draft", "Corrected application" and "Sent draft" statuses;
- Waiting for correction - applications with "Held for modification" status;
- Waiting for authorisation - applications with "Held for authorisation" status;
- Uploaded by the Bank - applications with the following statuses: "Held for adjustment", "Held for response", "Held to be read", "Reviewed draft";
- All - applications with the above statuses as well as: "Sent", "Verification in progress", "Rejected", "Accepted", "Removed", "Draft verification in progress", "Read", "Response given".

The aforementioned folders contain applications with the following statuses:

Applications initiated by the User:

- 1) **Working copy** - a saved draft version prepared by the User;
- 2) **Sent working copy** - a draft version of the application sent by the User to the Bank for the purpose of assessment;
- 3) **Verified working copy** - the draft application is being verified by the Bank;
- 4) **Processed working copy** - the draft application has been assessed by the Bank;
- 5) **Sent** - the final version of the application sent by the User to the Bank;
- 6) **Processed** - the final version of the application is being assessed by the Bank;
- 7) **Accepted** - the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) **Rejected** - the final version of the application has been rejected by the Bank;
- 9) **To correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** - the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted;
- 11) **To modification** - an application rejected during the authorisation process in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorization** - an application undergoing the authorisation process (this status is assigned to an application after being sent to the Bank, when authorisation is required);
- 13) **Deleted** - an application removed.

Applications initiated by the Bank:

- 14) **Held for response** - applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** - status of a "Submission of objections" application once the Customer saves the response application;
- 16) **Answered** - further specification: status of an application sent by the Bank to which the User has provided a response;
- 17) **To read** - applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** - applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Transaction details page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

Some of the applications listed above, which are created in the context of a transaction (e.g. the request for change), can only be created if an initiated transaction exists in the Citi Trade Portal system. This means that every application created by the Customer will be supplemented, among others, with the transaction number, counterparty data and data of the presenting entity's or the payer's bank. If the transaction lacks this information, after performing the "Create an application" instruction from the level of transaction details, the User will receive a message that it is impossible to create applications as a part of the transaction.

10.5. Authorization

Applications which require authorisation are available in the Collection -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Application (CitiDirect, CitiDirect EB - Activation/Configuration - Citi Trade Portal - Trade Services - Collection) specifies the representation type of the Customer indicated in Section I of the Application, i.e.:

1) **one-person representation** - if the "By Sending" or "1-one level" authorisation is marked

The "By Sending" authorisation means that a given User is authorised to contract liabilities as one person and create/send applications on their own.

The "1-one level" authorisation means that the User is authorised to contract liabilities as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) **two-person representation** - if the "2-two levels" authorisation is marked

The "2-two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

10.6. Transaction browsing

The Collection -> Transactions screen presents transactions relating to the collection, executed by the Bank. Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Collection -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, ID number, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), counterparty name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed. It displays the screen included in chapter concerning import letter of credit.

10.7. Parameters

Parameters are available in the Collection -> Other Parameters tab and present cut-off time values defined by the Bank (execution time, provided that the application is complete and correct and that required approvals have been obtained) as well as fees for individual events as a part of products.

Produkt	Zdarzenie	Godzina
Inkaso importowe	Awizacja inkasa importowego	13:00
Inkaso importowe	Zapłata za inkaso importowe	11:00
Inkaso eksportowe	Awizacja inkasa eksportowego	13:00
Inkaso eksportowe	Zapłata za inkaso eksportowe	11:00

Eksportuj: PDF CSV

Czasy podane w tabeli Cut-off time oznaczają, że dokumentacja otrzymana przez Biuro Operacji i Finansowania Handlu do wskazanej godziny zostanie przetworzona w dniu otrzymania (dniu roboczym Banku) pod warunkiem, że otrzymana dokumentacja będzie poprawnie i kompletnie wypełniona oraz uzyskano niezbędne aprobaty.

Zapewnienie prywatności | Zasady korzystania z serwisu

Homepage Letter of credit Guarantees Collection Invoicing General overview Reports Contracts Trade Loan Settings Logout

Inkaso - Prowizje

Filter
Product: all
Search Clear

Fees Page 1 of 1 Number of results 20 Number of results per page 20 Adjust

Product	Type of event	The fee
Import documentary Collections	Processing of a documentary collection or clean collection	0,1%, nie mniej niż 75,00 USD, nie więcej niż 300,00USD
Import documentary Collections	Cancellation (delivery of documents or bills free of payment or return of unpaid documents or bills, upon request, during the transaction - additional fee applies)	50,00 USD
Import documentary Collections	Partial payment for Import collection (without documents or bills delivered)	25,00 USD
Import documentary Collections	Assignment of receipt of goods or a bank endorsement of shipment or insurance documents, if documents are issued or endorsed to BHW	50,00 USD
Import documentary Collections	Amendment	40,00 USD
Import documentary Collections	Bill protest (in addition to notary's fee)	500,00 USD
Import documentary Collections	Transmission of explanations, information or queries to the drawer's bank or to the drawer upon written request of drawee	10,00 USD
Import documentary Collections	Preparing of comparison re. transactions at the drawee's request in writing	100,00 USD
Import documentary Collections	Filing the Payment order for collection in paper form	50,00 USD
Export documentary Collections	Processing of a documentary collection or clean collection	0,1%, nie mniej niż 50,00 USD, nie więcej niż 200,00 USD
Export documentary Collections	Cancellation (delivery of documents or bills free of payment or return of unpaid documents or bills, upon request, during the transaction - additional fee applies)	50,00 USD
Export documentary Collections	Payment reminder (tracer) upon drawer's written request	15,00 USD (płatne przez stronę zrealizująca mont)
Export documentary Collections	Payment to another bank upon drawer's request - in PLN	20,00 USD
Export documentary Collections	Payment to another bank upon drawer's request - in FX	35,00 USD
Export documentary Collections	Amendment	40,00 USD
Export documentary Collections	Direct collection - registration	40,00 USD
Export documentary Collections	Assignment of proceeds	50,00 USD
Export documentary Collections	Transmission of explanations, information or queries to the drawee's bank or to the drawer upon written request of drawer	10,00 USD
Export documentary Collections	Preparing of comparison re. transactions at the drawer's request in writing	100,00 USD
Export documentary Collections	Additional to the electronic form – transferring the paper form of notices/correspondence/etc. by the Bank	50,00 USD

10.8. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X - days set in the Settings -> Notifications tab

11. TRADE LOAN

Invoice entry screen - basic info.

The drop down menus of Buyers are limited to 30 items. If the list of Buyers is made up of more than 30 items, you can access the full list, clicking the icon on the right side of the drop down menu.

Selection of the form to enter and edit invoices/orders

Section in which you can specify parameters of entered or edited invoices/orders included in the application.

Section with a list of invoices/orders you have entered from the day on which the form was last opened.

If you use the hyper-link, you will be redirected to the form featuring a list of applications related to invoices/orders to send.

11.1. Manual entry of invoices/orders

Selection of the form to enter invoices/orders manually.

11.2. Entering invoices

Detailed steps you need to take in the "Invoice/Order Submission" form in order to enter your invoices in the system:

- Selection of the agreement in the "Contract" field. ①

(This is an optional step, necessary only when the User is authorized to more than one agreements. Otherwise, the "Contract" will

be populated automatically).

- Selection of the borrower in the "Borrower" field. ②

(This is an optional step, necessary only when the User represents more than one entity. Otherwise, the "Borrower" field will be populated automatically).

- Selection of the counterparty in the "Contractor" field. ③

- Selection of the "Invoice" option. ④

(If only one invoice/order option is set forth in the agreement, the field will be populated automatically).

- Entry of the invoice No. in the "Invoice No." field. ⑤

(this field label will change once you have made your selection in the "Invoice/Order" field).

- Entry of the invoice issuance date in the "Invoice Date" field. ⑥

- Entry of the payment date in the "Maturity Date" field. ⑦

- Entry of the invoice amount in the "Amount" field. ⑧

- Selection of the invoice currency in the "Currency" field. ⑨

(This is an optional step, necessary only when the agreement you have selected stipulates the handling of more than one currency. Otherwise, the "Currency" field will be populated automatically).

Once the parameters of the invoice have been entered, use the "Add" button ⑩ to save the invoice and make it automatically available on the "Invoice/Order Sending" screen with the "To Send" status.

The list of the newly entered invoices will also be visible in the "Preview of submitted invoices/orders" section. In that section, you can edit the invoice, clicking "modify" in the table featuring the invoice/order items. The fields in the upper part of the form will be populated with the edited invoice data. Once the changes are saved (upon clicking "Save"), the table item will be updated with the values you have provided. If you mark a given item in the list of the entered invoices preview, and click the "Delete" button, the entered invoices will be deleted.

Invoice/Order submission

Invoice/order Invoice 05/2017 has been successfully submitted

Contract: URKHS/PROBA/PROBA
Borrower: POLAND TFE PVT
Contractor: DOSTAWCA TFE PVT
Invoice/Order: select

Buttons: Add, Save, Cancel

Preview of submitted invoices/orders

Contract	Borrower	Contractor	Order no	Invoice no	Invoice date	Maturity date	Amount	Currency	Installment number	Amount number	Installment currency	Action
URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT		Invoice 05/2017	14-05-2017	31-05-2017	1,000.00	PLN				modify

Buttons: Delete

The total number of submitted invoices: 1 The total amount of submitted invoices: 1,000.00 PLN

[navigate to the "Invoice Send Page" >>>](#)

The spot in which messages related to the entered invoices are displayed.

Section displaying entered invoices/orders.

The functionality connected with entering/editing/deleting/importing invoices under agreements supporting the Split Payment Method in settlements does not change.

The following is extended:

- fields available on forms to enter/edit/delete/import invoices in the trade loan only for agreements for which a possibility to use the Split Payment Method in settlements is specified;
- validations of fields (gross amount, net amount, VAT amount) available on forms to enter/edit/delete/import invoices in the trade loan only for agreements for which a possibility to use the Split Payment Method in settlements is specified.

The list of fields on enter/edit/delete or import invoices forms will be extended with the fields:

- Net amount (Numerical data type, the field length 15)
- VAT amount (Numerical data type, the field length 15).

In addition, the "Amount" field name will be changed into "Gross amount".

Validations:

- the sum of the invoice net amount and the VAT amount must be equal to the gross amount,
- the net amount is required,
- the VAT amount is required.

The image of the form to manually enter invoices under agreements supporting the Split Payment Method in settlements:

The screenshot shows the 'Invoice/Order submission' form. The top section contains dropdown menus for Contract (URKHSP/BAK/08/2013), Borrower, Contractor, and Invoice/Order (Invoice). Below these are input fields for Invoice no, Invoice date, and Maturity date. A pink box highlights the 'Gross amount', 'Net amount', and 'VAT amount' input fields. The 'Currency' is set to PLN. Below the form is a table titled 'Preview of submitted invoices/orders' with columns: Contract, Borrower, Contractor, Order no, Invoice no, Invoice date, Maturity date, Gross, Net, Amount number, and VAT. The 'Gross' and 'VAT' columns are highlighted with red boxes. The table shows 'No records found'.

11.3. Entering orders

The screenshot shows the 'Invoice/Order submission' form with numbered steps 1 through 8 indicating the sequence of actions for entering an order. Step 1 points to the Contract field, Step 2 to the Borrower field, Step 3 to the Contractor field, Step 4 to the Invoice/Order dropdown, Step 5 to the Order no field, Step 6 to the Amount field, and Step 7 to the Currency field. Step 8 points to the Add button. The form also includes a table titled 'Preview of submitted invoices/orders' with columns: Contract, Borrower, Contractor, Order no, Invoice no, Invoice date, Maturity date, Amount, Currency, Amount number, and Action. The table shows 'No records found'.

Detailed steps you need to take in the "Invoice/Order submission" form in order to enter your orders in the system:

- Selection of the agreement in the "Contract" field. ①
(This is an optional step, necessary only when the User is authorized to more than one agreements. Otherwise, the "Contract" will be populated automatically).
- Selection of the borrower in the "Borrower" field. ②
(This is an optional step, necessary only when the User represents more than one entity. Otherwise, the "Borrower" field will be populated automatically).
- Selection of the counterparty in the "Contractor" field. ③
- Selection of the "Order" option. ④
(If only one invoice/order option is set forth in the Agreement, the field will be populated automatically).
- Entry of the order No. in the "Order No." field ⑤ (this field label will change once you have made your selection in "Invoice/Order") field.
- Entry of the order amount in the "Amount" field. ⑥

- Selection of the order currency in the “Currency” field. 7

(This is an optional step, necessary only when the agreement you have selected stipulates the handling of more than one currency. Otherwise, the “Currency” field will be populated automatically).

Once the parameters of the order have been entered, use the “Add” button 8 to save the order and make it automatically available on the “Invoice/Order Sending” screen with the “To Send” status.

The list of the newly entered orders will also be visible in the “Preview of submitted invoices/orders” section. In that section, you can edit the order, clicking “modify” in the table featuring the invoice/order items. The fields in the upper part of the form will be populated with the edited order data. Once the changes are saved (upon clicking “Save”), the table item will be updated with the values the User has provided. If you mark a given item in the list of the entered orders preview, and click the “Delete” button, the entered orders will be deleted.

Invoice/Order submission

Invoice/order Invoice 05/2017 has been successfully submitted

Contract: URKHS/PROBA/PROBA
Borrower: POLAND TFE PVT
Contractor: DOSTAWCA TFE PVT
Invoice/Order: select

Buttons: Add, Save, Cancel

Preview of submitted invoices/orders

Contract	Borrower	Contractor	Order no	Invoice no	Invoice date	Maturity date	Amount	Currency	Installment number	Amount number	Installment currency	Action
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	Invoice 05/2017	14-05-2017	31-05-2017	1,000.00	PLN				modify

Buttons: Delete

The total number of submitted invoices 1 The total amount of submitted invoices 1,000.00 PLN

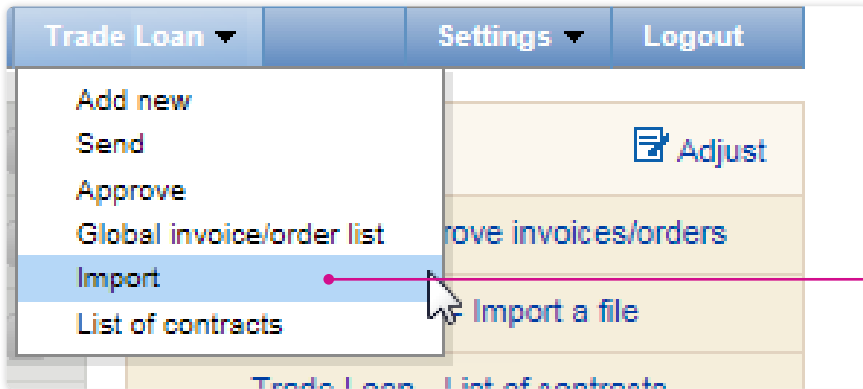
[navigate to the "Invoice Send Page" >>>](#)

The spot in which messages related to the entered orders are displayed.

Section displaying entered orders.

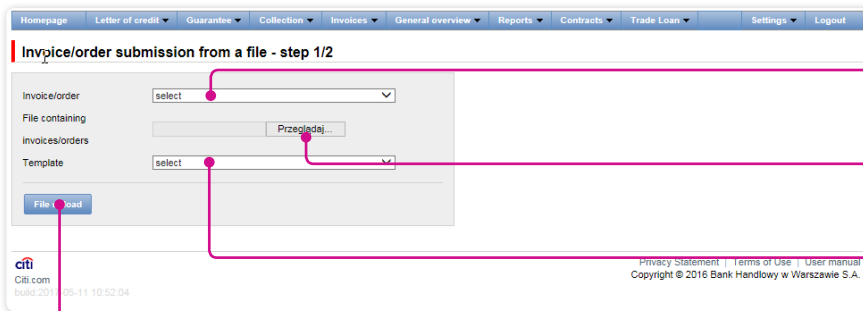
11.4. Entering invoices / orders via data import

You may also enter invoices or orders, using the 'import' function. Choose "Trade Loan" from the main menu bar, then "Import".



The file import is carried out by a wizard in two steps:

- Indication of the file to be imported, and selection of the file import mode from the templates specified by the Bank or prepared by the User;
- Review of read invoices, error correction, and data edition.



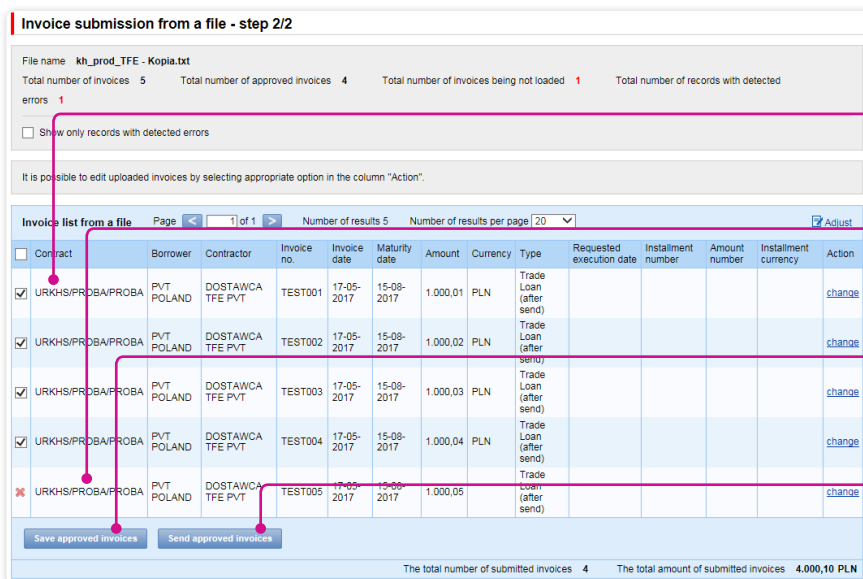
Decision whether import will refer to invoices or orders.

Selection of the file with invoices to import.

Selection of the import mode defined in the import template configuration (**Settings -> Import Mode**).

Click the **File upload** button, and the data import process will commence.

Once the file has been loaded into the system, each row will be analyzed in line with the selected import mode - the rows with appropriate structures will be marked with a , while the erroneous ones will be marked with a cross.



Marking of invoices/orders imported successfully.

Icon signifying an error in the imported invoice/order.

Loading invoices into the Citi Trade Portal base with a possibility to send them later, using the Trade Loan -> Send tab.

Sending an application to be executed by the Bank without having to go through the Trade Loan / Send tab.

The invoices or orders read from the file will be entered in the Citi Trade Portal base with a "To Send" status only after you have pressed the "Save approved invoices" button. At this point, the validation of selected items will be carried out. Using the "Send approved invoices" button, you can send the invoices imported from the file (and omit the invoice entry step). The invoices referring to a given invoice/order will be marked with a "Sent" status following successful validation of sent applications.

Invoice submission from a file - step 2/2

File name: kh_prod_TFE - Kopia.txt

Total number of invoices: 5 Total number of approved invoices: 4 Total number of invoices being not loaded: 1 Total number of records with detected errors: 1

Show only records with detected errors

It is possible to edit uploaded invoices by selecting appropriate option in the column "Action".

Invoice list from a file Page 1 of 1 Number of results 5 Number of results per page 20 Adjust

<input type="checkbox"/>	Contract	Borrower	Contractor	Invoice no.	Invoice date	Maturity date	Amount	Currency	Type	Requested execution date	Instalment number	Amount number	Instalment currency	Action
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST001	17-05-2017	15-08-2017	1.000.01	PLN	Trade Loan (after send)					change
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST002	17-05-2017	15-08-2017	1.000.02	PLN	Trade Loan (after send)					change
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST003	17-05-2017	15-08-2017	1.000.03	PLN	Trade Loan (after send)					change
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST004	17-05-2017	15-08-2017	1.000.04	PLN	Trade Loan (after send)					change
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST005	17-05-2017	15-08-2017	1.000.05	PLN	Trade Loan (after send)					change

Save approved invoices Send approved invoices

The total number of submitted invoices: 4 The total amount of submitted invoices: 4,000,10 PLN

If you want:

- to send applications relating to confirmed invoices/orders, the "Requested Execution Date" will be set in the system, by default, as the current date. You can change the Requested Execution Date, editing each invoice/order in the file import step 2, and using the "Change" hyper-link;
- to enter confirmed invoices or orders and send them from the Trade Loan -> Send tab, select the Application Execution Date in a dedicated field (where it is possible to indicate it for a group of invoices/orders). The sending of invoices/orders from the Trade Loan / Send tab has been described in the "Sending" chapter below.

Notwithstanding the above, in the event that the agreement concluded with the Bank stipulates an application execution date set in advance (e.g. Due Date, always), the system will make the transactions pursuant to the terms and conditions of the Trade Loans Framework Agreement.

The date in the "Requested Execution Date" field means the day the Borrower expects the Bank to accept the application. It is not the Execution Date within the meaning of the Trade Loans Framework Agreement.

What the system does once the "Send approved invoices" option has been selected

The system begins to process the import and sending of the application/applications to the Bank. The process is asynchronous, i.e. it is taking place in the background, making it possible to use other functions of the system, while the result/response of its activity is not shown immediately.

At the same time, you may perform other operations in the Citi Trade Portal.

You will find information regarding the status of the application/applications, imported and sent to the Bank, in the current status preview screen ("Trade Loan / Preview") in line with the displayed message:

- The import and sending of the application/applications has begun. You can check the invoice status in the current status preview screen.**

In addition, in the "Background Tasks" info panel at the bottom of the screen, you will see the processing status of the imported file.

Invoice submission from a file - step 2/2

Import and sending of invoices has begun. Status of invoices can be checked in the Global Invoice List screen.

File name: Trade Loan.txt
 Total number of invoices: 5 Total number of approved invoices: 4 Total number of invoices being not loaded: 1 Total number of records with detected errors: 1

Show only records with detected errors

It is possible to edit uploaded invoices by selecting appropriate option in the column "Action".

Contract	Borrower	Contractor	Invoice no.	Invoice date	Maturity date	Amount	Currency	Type	Requested execution date	Installment number	Amount	Installment currency	Action
URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST005	17-05-2017	15-08-2017	1.000.05		Trade Loan (after send)					change

Save approved invoices Send approved invoices

Background tasks
 18-05-2017 11:46 Invoices/orders from file dispatch completed 30

The info panel presenting data concerning ongoing and completed system tasks.

The correct loading of the file depends on whether the file has been prepared in line with an appropriate import mode. The Bank may give you ready-made templates, or you can set the mode yourself. Detailed info on import modes and their creation is available in the platform (Settings -> File template tab), and in the User's Manual (Chapter 12) - File Templates.

11.5. Sending applications

Applications are sent through a dedicated form available in the Trade Loan -> Send menu.

Trade Loan Settings Logout

- Add new
- Send**
- Approve
- Global invoice/order list
- Import
- List of contracts

Adjust

Selection of the Send form.

The invoice sending form is made up of four parts: the filter, the main table, functional elements, and the summary.

Sending invoices/orders

Selected invoices/orders have been successfully sent

Filter

Invoice/Order: all Contract: all
 Borrower: all Contractor: all
 Creator: all Status: all
 Invoice/Order no.:
 Submission date: from 04-05-2017 to

Search Clear

Contract	Borrower	Contractor	Invoice no.	Invoice date	Maturity date	Amount	Currency	Type	Requested execution date	Send date	Execution date	Requested execution date	Status	Installment number
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST002	17-05-2017	15-08-2017	1.000,02	PLN	Trade Loan (after send)	18-05-2017		18-05-2017	to approve	
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST004	17-05-2017	15-08-2017	1.000,04	PLN	Trade Loan (after send)	18-05-2017		18-05-2017	to approve	
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST001	17-05-2017	15-08-2017	1.000,01	PLN	Trade Loan (after send)	18-05-2017		18-05-2017	to approve	

List of sent invoices/orders

Number	Status of authorization
TEST002	to approve
TEST004	to approve
TEST001	to approve

Requested execution date: 18-05-2017 Simulate costs

Modify amount % loan Send Edit Delete Send all

This is where you can select your invoices/orders to be financed with a loan being applied for.

The Summary section - refers to the invoices/orders you have selected by clicking the left column (check box ticked).

To send your applications, you should:

- mark the check box in the main table by the invoice/order you have selected (the last column on the left);
- choose the Requested Execution Date, i.e. the day on which the Borrower would like the Bank to execute the application;
- press "Send".

You may mark for sending any item with the status: "to send" or "rejected".

Once you have clicked the "Send" button, all the marked invoices will be validated.

If any irregularities are found, the sending process will fail, and you will receive an appropriate message displayed in red, for instance:

- **The financing period for Invoice 123/2015 is shorter than the minimum financing period.**
- **Process aborted. No application has been sent.**

In the case of a positive system verification, there will be a message in green, for instance:

- **Selected invoices/orders have been successfully sent.**

In addition, the system will display - in the info window - confirmation of your operation, showing the application status. What you can see on the screen below are the invoices/orders sent by a User bound by the 1-one level Authorization Mode (please see the chapter titled "Authorization").

The screenshot shows the 'Sending Invoices/orders' interface. At the top, a green message states 'Selected invoices/orders have been successfully sent'. Below this is a filter section with dropdown menus for Invoice/Order, Borrower, Creator, Invoice/Order no., Submission date, Contract, Contractor, Status, and Request type. A table titled 'Invoice/Order list' displays three rows of data. A popup window titled 'List of sent invoices/orders' is open, showing a table with columns 'Number' and 'Status of authorization'. At the bottom, there are buttons for 'Send', 'Edit', 'Delete', and 'Send all', along with a 'Simulate costs' button and a 'Requested execution date' field.

Contract	Borrower	Contractor	Invoice/Order no.	Submission date	Send date	Execution date	Requested execution date	Status	Install number
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST002	17-05-2017	15-08-2017	18-05-2017	to approve	
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST004	17-05-2017	15-08-2017	18-05-2017	to approve	
<input type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST001	17-05-2017	15-08-2017	18-05-2017	to approve	

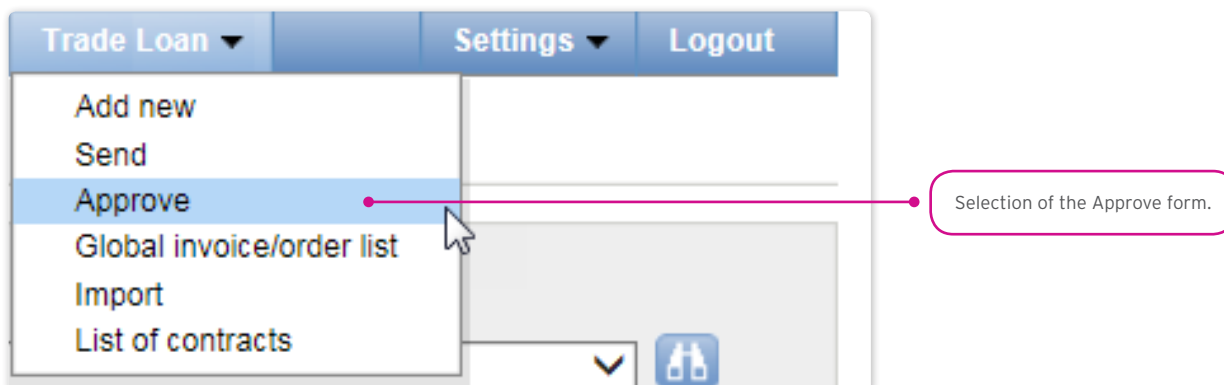
Number	Status of authorization
TEST002	to approve
TEST004	to approve
TEST001	to approve

From the level of this form, you may also edit your invoice, delete it or simulate the costs, by pressing the appropriate buttons located under the invoice list. These buttons will be activated upon ticking the check box by at least one invoice from the list.

Also, if you tick a check box by at least one of the invoices from the list, you will see - in the lower right corner of the screen - the application amount, the number of invoices in the application, and the available financing limit stemming from the Trade Loan Framework Agreement.

11.6. Authorization

Authorization may be carried out in the Trade Loan -> Approve tab.



The application authorization consists in marking the invoices/orders for authorization in the appropriate check boxes and pressing the "Approve" button.

The application sent to the Bank via the Citi Trade Portal, duly authorized by the User, will be deemed confirmed by the User, valid and commissioned to the Bank.

The screenshot shows the 'Invoice approval' form. It includes a filter section, a table of invoice orders, and a summary table. Two callout boxes provide instructions:

- One callout points to the checkboxes in the table, stating: 'This is where you should select your applications for authorization.'
- Another callout points to the summary table, stating: 'Section with the Financing Limit and the summary of applications marked for authorization.'

Contract	Borrower	Contractor	Invoice no.	Order no.	Invoice/Order date	Maturity date	Amount	Currency	Total advanced	User	Request type	Submission date	Requested execution date	Installment number	Ar nu
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST005	17-05-2017	15-08-2017	1,00	PLN	1,00	Michał W	Trade Loan (after send)	18-05-2017	18-05-2017		
<input checked="" type="checkbox"/>	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST003	17-05-2017	15-08-2017	0,10	PLN	0,10	Michał W	Trade Loan (after send)	18-05-2017	18-05-2017		

Contract / Organization	without sent requests	Available limit with sent requests	Number of items within the request	Sum of the request	Remain without sent requests
BDK/URKHK/000091292/000716 BITH IMPORT STAL	84 919,14 PLN	-5,135,714,568,98 PLN			
URKHS/IMP/14/2012 /IA/PRO	4 841,70 EUR	4 841,70 EUR			
URKHS/PROBA/PROBA POLAND TFE PVT	1,00 PLN	1,00 PLN	2	1,10 PLN	-0,10 PLN

The form is made up of four parts: the filter, the main table, functional elements, and the summary.

You can:

- return the invoice/order for corrections (the "Pass to modification" button);
- delete the invoice/order (the "Delete" button);
- make your authorization (the "Approve" button);
- simulate the costs (the "Simulate costs" button).

The authorization mode laid out in Section II of the Configuration Application (CitiDirect / CitiDirect EB - Activation/Configuration - Citi Trade Portal - Trade Finance) specifies the Customer representation type indicated in Section I of the Configuration Application, i.e.:

1) **one-person representation** - if you have marked the "By Sending" authorization or "1-one level", taking into account that:

The "By Sending" authorization means that you are authorized to contract liabilities as one person and create/send applications on your own;

The "1-one level" authorization means that you are authorized to make one-person representations on behalf of the Customer (to authorize applications) with the reservation that if a given User authorized to create/send applications has created the application in the Network on their own, they cannot authorize it;

2) **two-person representation** - if you have marked the "2-two levels" authorization

The "2-levels" authorization means that You are authorized to make representations on behalf of the Customer (to authorize applications) along with another person holding the same authorizations, with the reservation that if any User authorized to create/send applications has created the application in the Network on their own, they cannot authorize it.

Therefore, it is advisable for the Customer to configure their authorization in a way making it necessary for at least two Users to act.

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Forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and, together with the aforementioned agreement and the agreement/agreements specified in Section II hereinbelow it specifies the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

1. Account Holder's Data

Account Holder's Name _____

Number of the Current Account _____

Address for correspondence _____

Contact person ² _____

Telephone number _____ E-mail ³ _____

2. Authorization scheme

No.	Agreement No.	By sending / Up to the amount of	1 - one level / Limit	2 - two levels / Limit
1		<input type="checkbox"/> /	<input type="checkbox"/> /	<input type="checkbox"/> /
2		<input type="checkbox"/> /	<input type="checkbox"/> /	<input type="checkbox"/> /

The Client's representation method has been specified in Section II hereinabove. A detailed description of the terms of use and operation of the Network, along with clarification of the Authorization scheme, as referred to in Section II hereinbelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

The authorization scheme determines the method of the Client's representation and stands for:

1) one person representation – in case of selecting the "By sending" or "1 - one level" Authorization option with consideration to the fact that:

Authorization "By sending" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) and is entitled to Create / Send the Forms.

Authorization "1 - one level" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

2) two persons representation – in case of selecting the "2 - two levels" Authorization option.

Authorization "2 - two level" means that the User is entitled to make statements on behalf of the Client (perform Authorization step of the Forms) in cooperation with another User with same entitlements, with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

With regard to the above, it is recommended for the Client to configure the authorization in such a way that actions must be performed by at least two Users.

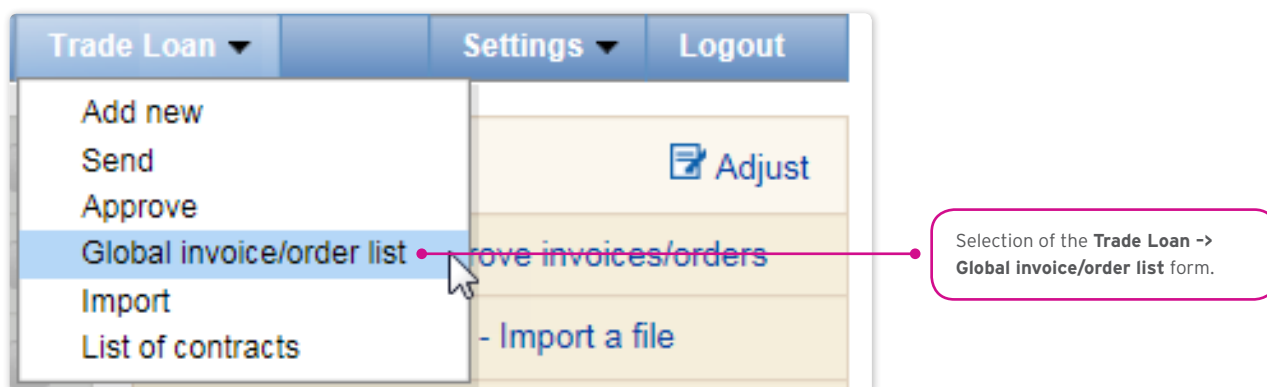
The Client hereby represents that it has read the User's Manual available on the Bank's website: www.citidirect.pl or www.citidirecteb.pl in the Manual section, accepted its content and that it shall ensure that the provisions set forth in the User's Manual have been presented to the Users. Any changes to the User's Manual shall be published by the Bank on the aforementioned website of the Bank, of which the Client shall be notified by the Bank posting a message in the Network or sending it to the e-mail address specified in Section I hereinabove.

3. User entitlements ⁴

	Full name	SafeWord Card Type ⁷		Agreement No. ¹	Add entitlements	Remove entitlements	Remove User from the System	Create / Send	Authorization 1	Authorization 2	Reports	Back requirement ⁴
		Hardware token	Mobile app / MObiPASS									
1	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	/	<input type="checkbox"/>	<input type="checkbox"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11.7. Trade Loan - invoices/orders status preview

The Trade Loan / Global invoice/order list form is the basic system form from the level of which you can preview the current situation with regard to the invoices, orders, applications, and granted loans (and their current statuses).



Use the upper part of the screen (grey background) to specify your search/filtering criteria.

The screenshot shows the 'Overview' section of the system. It features a 'Filter' panel with various dropdown menus and date pickers for filtering by Invoice/Order, Borrower, Invoice/Order no., Submission date, Loan maturity date, Maturity date, Contract, Contractor, Request type, Payment status, Status, and Prolongation. Below the filter panel is a table titled 'Invoice/Order list' with 14 columns: Contract, Invoice no., Order no., Borrower, Contractor, Invoice/Order date, Maturity date, Loan maturity date, Amount, Currency, Total advanced, Amount due, Request type, and Paym status. The table contains 4 rows of data.

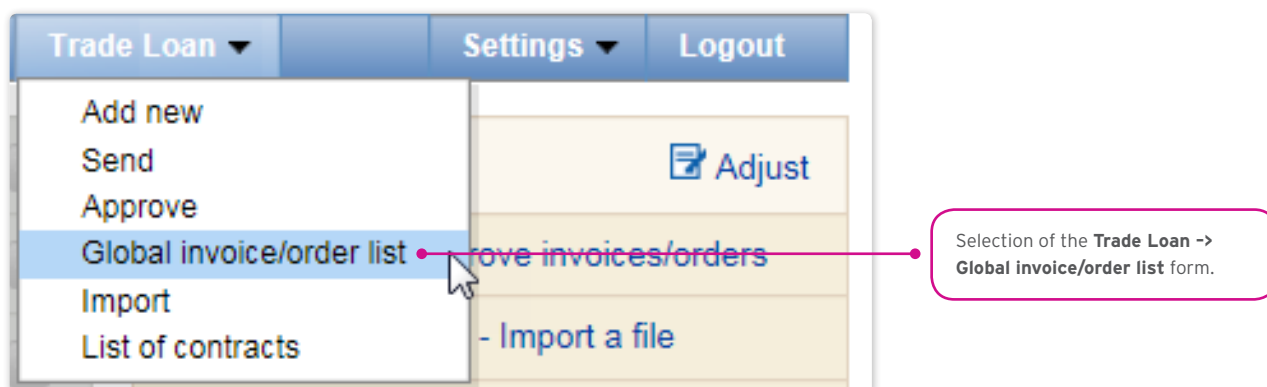
Contract	Invoice no.	Order no.	Borrower	Contractor	Invoice/Order date	Maturity date	Loan maturity date	Amount	Currency	Total advanced	Amount due	Request type	Paym status
<input type="checkbox"/>	URKHS/PROBA/PROBA	TEST002	PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08-2017		1,000.02	PLN	1,000.02		Trade Loan (after send)	not ps
<input type="checkbox"/>	URKHS/PROBA/PROBA	TEST004	PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08-2017		1,000.04	PLN	1,000.04		Trade Loan (after send)	not ps
<input type="checkbox"/>	URKHS/PROBA/PROBA	TEST001	PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08-2017		1,000.01	PLN	1,000.01		Trade Loan (after send)	not ps
<input type="checkbox"/>	URKHS/PROBA/PROBA	TEST005	PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08-2017		1.00	PLN	1.00		Trade Loan (after send)	not ps

The current status screen will present information on the current status of the invoices. Possible statuses:

- **to approve** - the invoice/order applications are expected to be authorized;
- **to modify** - the invoice/order applications have been rejected during the authorization process, and are expected to be modified;
- **to sent** - the invoices/orders have been entered in the system and await the Borrower's decision on sending the application to the Bank;
- **sent** - the invoice/order applications have been sent to the Bank for execution, before their acceptance by the Bank's transaction system;
- **waiting for realization** - the invoice/order applications have been sent to the Bank and are being processed by its transaction system;
- **financed** - the invoice/order applications for which the application has been financed, and a loan agreement concluded;
- **waiting for limit** - the invoice/order applications sent to the Bank for which there is no limit in the contract;
- **rejected/cancelled** - the invoice/order applications have been sent to the Bank and rejected during the execution process. It is possible to resend them;
- **corrected** - the invoice/order applications subject to corrections by the Borrower.

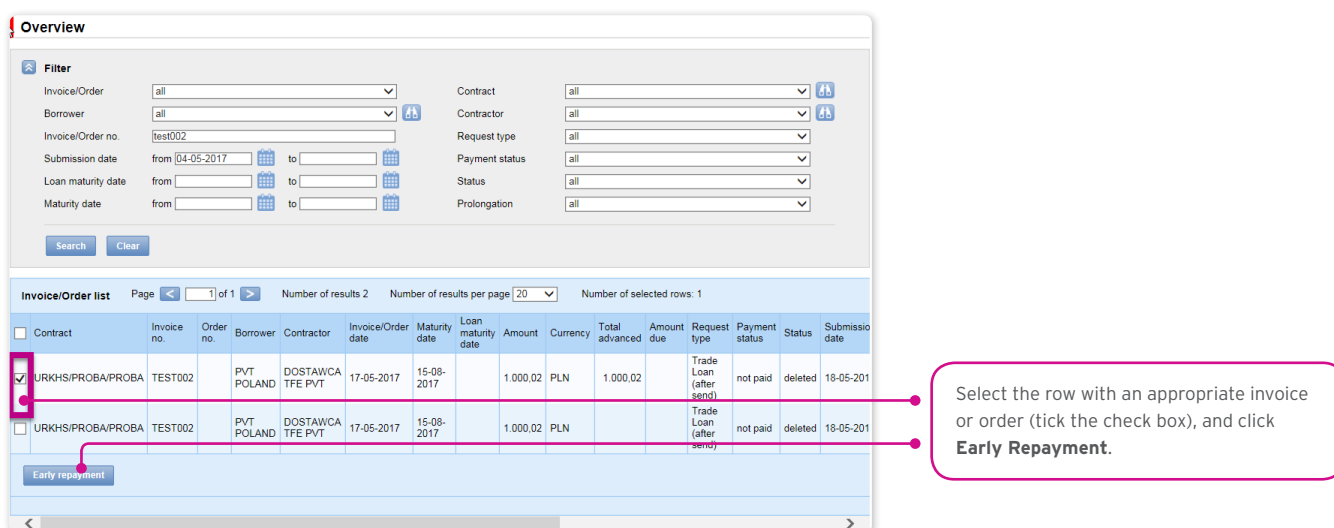
11.8. Early repayment" function

It is possible to apply for an early repayment in the Trade Loan -> Global invoice/order list form.

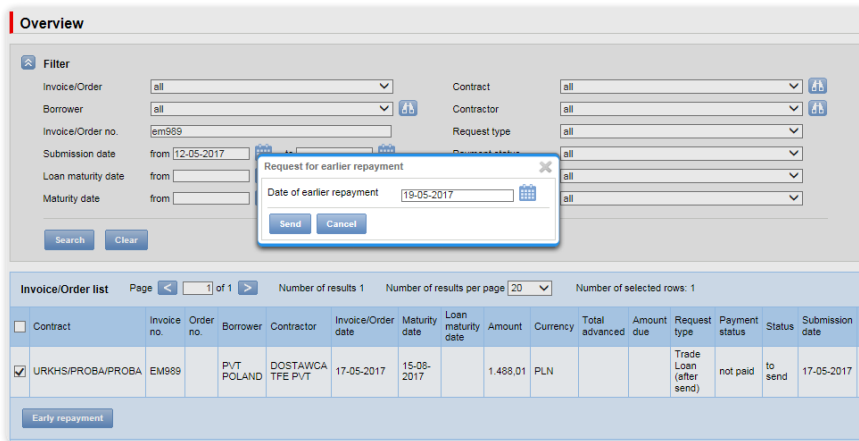


Utilizing the form, you should:

- find the invoice or order that needs to be repaid before its due date. Specify your search/filter criteria at the top of the screen (grey background), and click "Search";



- then, select the invoice/order to be repaid early, ticking the check box in the last column on the left in the chosen row with the invoice/order, and click "Early repayment" (see screen above);
- once the "Early repayment" button has been clicked, there will be a window with a date field. Use this field to provide the early repayment requested date. By default, the system will suggest the current date in this field (screen below);



- once the date has been provided, confirm your operation with the “Send” button and have your application sent to the Bank, or press “Cancel” to abort the operation.

Once you have clicked the “Send” button, all the marked invoices/orders will be validated.

If any irregularities are found, the sending process will fail, and you will receive an appropriate message displayed in red, for instance:

- Invoice/Order no. INVOICE123 - the maturity date has passed.
- Process aborted. No request for earlier repayment has been sent.

In the case of a positive system verification, there will be a message in green, for instance:

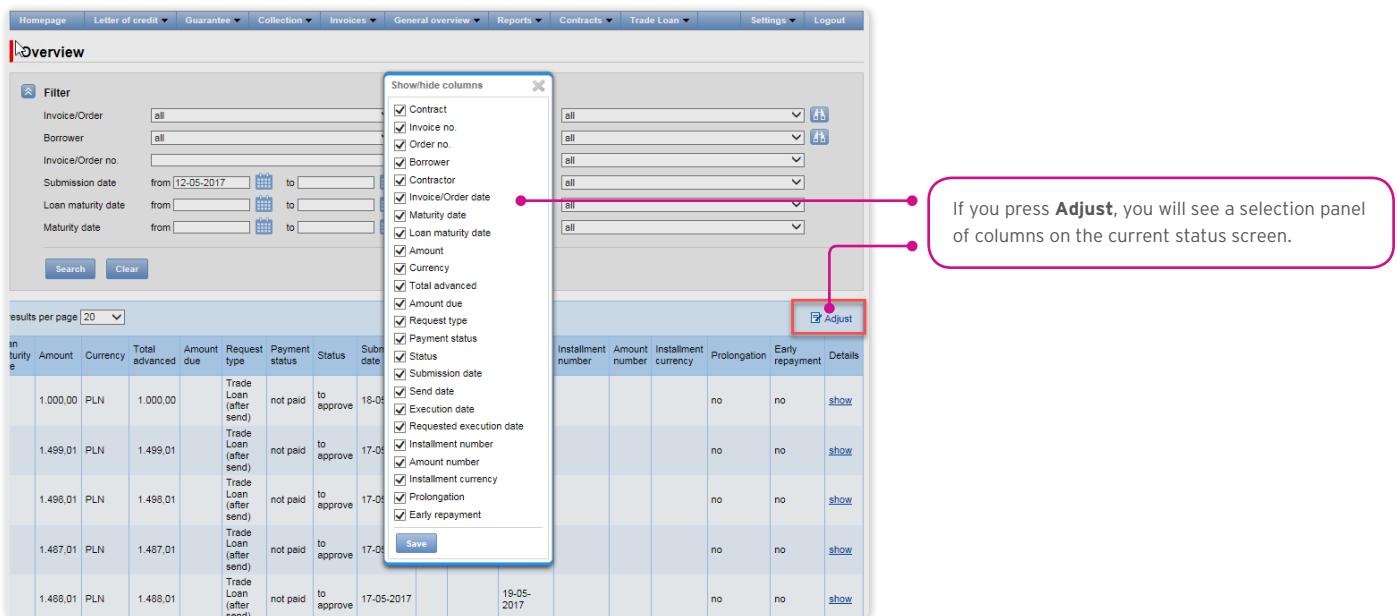
- The request for earlier repayment of selected invoices has been successfully sent.

11.9. Additional “Preview” screen functions (Trade Loan / Preview)

You can adjust what is displayed in your screen, hiding/unhiding columns.

If you press “Adjust”, you will see a selection panel of columns on the current status screen. Complete each modification with the “Save” button at the bottom of the panel. Otherwise, your changes will not be saved.

The configuration is saved individually for each User.



How to sort data in the columns

Any data list in the Citi Trade Portal may be sorted in the descending or ascending order. All you need to do is double click the selected column header. The triangle symbol you will see in the header means that the sorting has been set.

Saving data into PDF or CSV files.

Once the data has been displayed and at least one list item selected (by marking the check box in the left column), at the bottom of the screen, you will be able to export selected data into PDF or CSV files.

In particular, the CSV format is quite useful, because it is universal and may be used in different spreadsheets, which makes it possible to further analyze exported data.

The screenshot shows the 'Overview' tab with a filter section and a table of invoice/order data. A red box highlights the first row of the table, and a red line connects it to a callout box. The callout box contains the text 'Selection of list items and data export format.' Below the table, there is an 'Export as: PDF CSV' button.

11.10. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

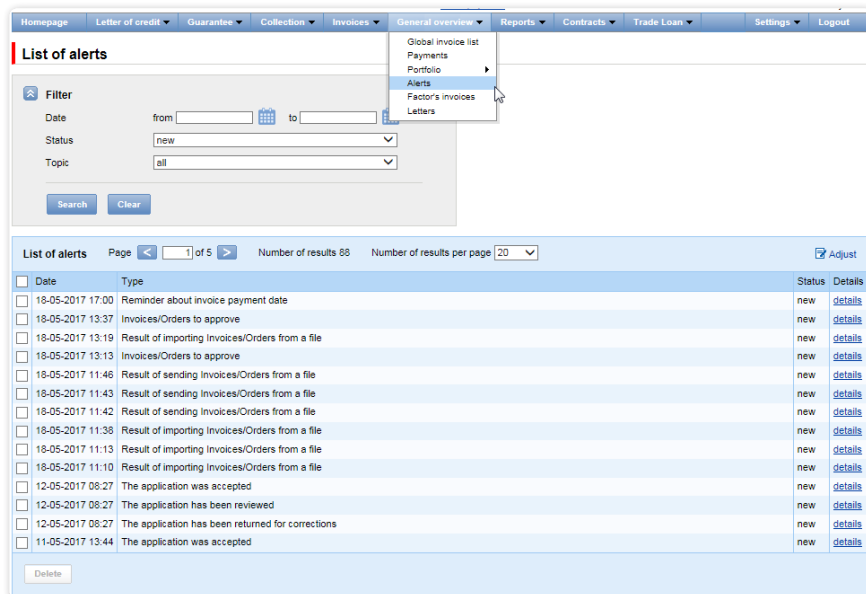
Events initiating sending notifications to the User:

No	Notification	Event
1	Invoices/Orders to approve	Invoices/orders are sent and await authorization at the level to which the User has entitlements in that Agreement (and the User may authorize this invoice/order, i.e. he / she has not authorized it previously at a lower level). If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled. Notification generated for invoices and orders.
2	Financed Invoices/Orders	Loans were granted - in the contract, in which the User has the right to send invoices / orders. Notification generated for invoices and orders.
3	Information about rejected Invoices/Orders	Invoices / orders have been rejected by the Bank in a contract where the User has the right to send invoices / orders. Notification generated for invoices and orders.
4	Information about paid Invoices/Orders	Invoice / order has been completely repaid in a contract where the User has one right to send invoices / orders. If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled. Notification generated for invoices and orders.
5	Overdue Invoices/Orders	Credits have not been fully repaid and the repayment date has expired; concerns contracts in which the User is authorized to send invoices / orders.

No	Notification	Event
6	Payment date is coming (X days ahead)	<p>Invoice / Order has not been fully repaid, and in X days (according to the current setting), there is the day of repayment of the loan - it also applies to invoices / orders whose repayment term expires in less than X days but has not yet been notified to the User.</p> <p>The notification concerns invoices / contracts in contracts where the User is granted the right to send invoices / orders.</p> <p>For setting the notification date, free days are excluded (for example, the invoice payment date is set to Tuesday and with the setting for 2 days before the alert will be sent on Friday).</p>
7	Result of importing Invoices/ Orders from a file	<p>End of asynchronous invoicing / post-import orders from the contract file to which you have the authority.</p> <p>The notification is generated after each event (each asynchronous invoice/order import action), separately for each User.</p> <p>Notification generated for invoices and orders.</p>
8	Result of sending Invoices/ Orders from a file	<p>End of asynchronous sending of invoices / orders after import from the contract file to which the User has rights.</p> <p>The notification is generated after each event (each asynchronous invoicing / order action), separately for each User.</p> <p>Notification generated for invoices and orders.</p>
9	Result of asynchronously authorizing Invoices/Orders	<p>End of asynchronous invoice / order authorization running from the invoice / order authorization form under contracts where the User has the right.</p> <p>The notification is generated after each event (each asynchronous invoice / invoice authorization action), for each User individually.</p> <p>Notification generated for invoices and orders.</p>
10	Result of asynchronously sending Invoices/Orders	<p>End of asynchronous sending of invoices / orders running from the invoice / order format under contracts where the User has rights.</p> <p>The notification is generated after each event (each asynchronous sending of invoices / orders running from the invoice / order format), separately for each User.</p> <p>Notification generated for invoices and orders.</p>
11	Payment received from Contractor...X	<p>Notification generated:</p> <ul style="list-style-type: none"> • based on the contractors' payment references report (Notification generated only for Trade Loan under the Seller option); • for contracts where User has rights to send invoices / orders; • for invoices and orders.
12	Loans were partially settled	<p>Notification generated:</p> <ul style="list-style-type: none"> • based on the repayment information from the Bank's system; • for contracts where User have rights to send invoices / orders. No account information and repayment will be displayed. <p>If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.</p>
13	Limit threshold set was exceeded	<p>Whenever you increase your contractual exposure beyond your specified threshold, as long as the User is granted the right and one of the rights to send invoices / orders.</p> <p>If the condition is not present at the time the notification is generated for the User (the engagement level is less than the set threshold), the process will be canceled.</p>
14	Bank made debits on Borrower's Account	<p>Notification generated:</p> <ul style="list-style-type: none"> • on the basis of the Information, whether the repayment has been settled by way of collection; • for contracts where User has the authority to send invoices / orders; • generated for invoices and orders. If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.

11.11. List of alerts

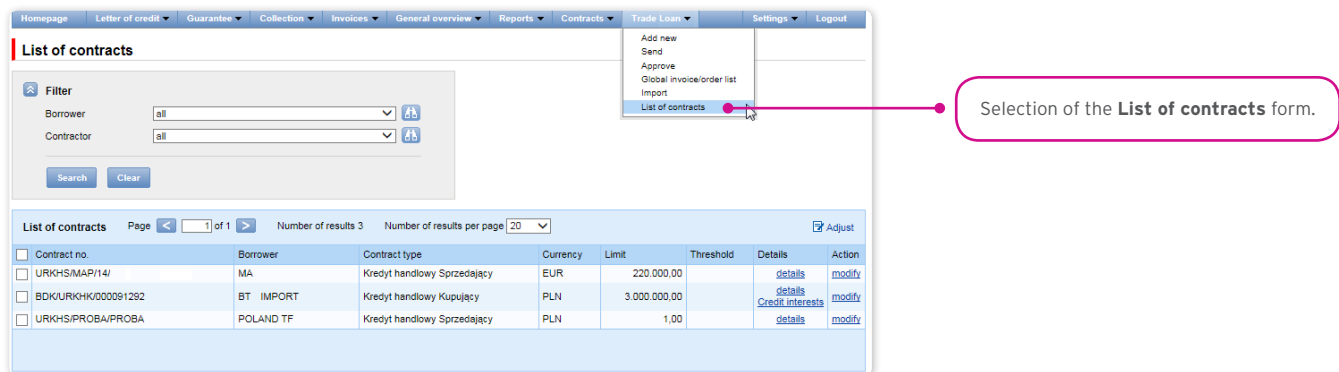
The form enables you to view all the alerts generated for you by the system.



Once you have opened the details of an alert with the “Unread” status, the status will change into “Read”.

11.12. Agreements

The list of trade finance products framework agreements concluded with the Bank and serviced by the Citi Trade Portal is available in Trade Loan -> List of contracts tab.



Upon pressing the hyper-link:

- “show” - you will see detailed information on each agreement;
- “modify” in the “Actions” column, you can change the limit threshold amount of which you may be notified with a notification. The configuration takes place in the Settings -> Notifications tab (the “Limit Exceeded” notification).
- “Credit interests” - you will see contractual interest resulting from the Borrower’s loan in the loan period in line with the definition in the Trade Loan Framework Agreement.

11.13. Contractual (credit) interest

The info on the amount of interest arising from the loan is available in the Citi Trade Portal, in the “List of contracts” form upon clicking the “Credit interests” hyper-link - “Details” column.

The interest will be charged and presented in line with the Trade Loan Framework Agreement.

Selection of the **List of contracts** form.

Contract no.	Borrower	Contract type	Currency	Limit	Threshold	Details	Action
<input type="checkbox"/> URKHS/MAPI/14/	MA	Kredyt handlowy Sprzedający	EUR	220.000,00		details	modify
<input type="checkbox"/> BDKURKHK/000091292	BT IMPORT	Kredyt handlowy Kupujący	PLN	3.000.000,00		details	modify
<input type="checkbox"/> URKHS/PROBA/PROBA	POLAND TF	Kredyt handlowy Sprzedający	PLN		1,00	details	modify

Selection of the **List of contracts** form.

The credit interest charged is displayed.

If you click the **Credit interests** hyper-link, there will be a window notifying you of the credit interest charged.

Due date	Amount	Currency	Paid
14-10-2016	12,26	EUR	yes
14-11-2016	585,79	EUR	yes
14-02-2017	691,27	EUR	yes
14-12-2016	692,69	EUR	yes
16-01-2017	715,78	EUR	yes

If you click the **Credit interests** hyper-link, there will be a window notifying you of the credit interest charged.

11.14. File Template

In the Settings -> File templates tab, there are file import modes defined by the Bank.

In this form, you may create a new template (if you click the "New template" button). The Citi Trade Portal lets you create your own file template configuration with the reservation that it should be a flat text file

Selection of the **File templates** tab.

Name	Template type	Action
Faktoring Odwrocony	Invoice	show
Faktoring Standard	Invoice	show
Kredyt Handlowy - Faktury	Invoice of Trade Loan	show
Kredyt Handlowy - Zamowienie	Order of Trade Loan	show

[New template](#)

Selection of the **File templates** tab.

Select it to create a new import template.

The "New file template" creation screen is formed out of three parts:

- **Structure parameters** - this is where you are supposed to define technical parameters of the file (such as column separators and date formats);
- **File columns** - here, you set the order of columns, and you can set permanent column values;
- **Import Template Test** - this is where you can test the file you created and check whether it is consistent with the newly defined import mode/template.

Naming of one's own import template and parameter setting.

Setting column parameters in the file.

Possibility to test the created import template.

Import template created by the user.

The import template configuration is saved for the Customer, which means that the template will be available to all the Company Users.

Description of import templates existing in the system

("Trade Loan - Invoices import format).

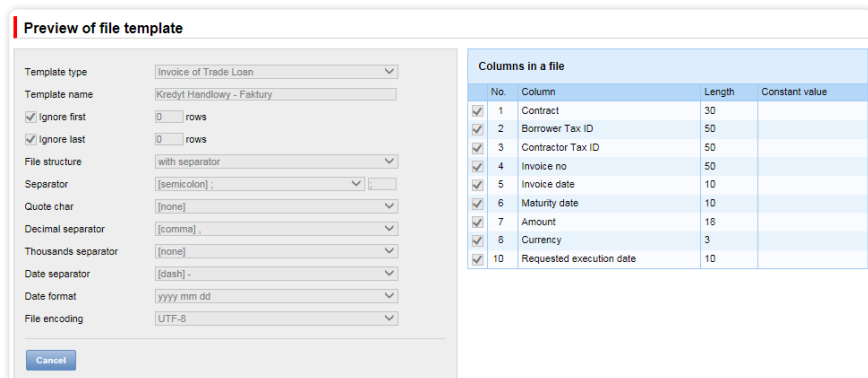
It is a simple template in which the import file should be prepared as a text file coded in accordance with UTF-8.

Such an import template, in line with its name, **may be used only for invoice data import as regards the Trade Loan Agreements.**

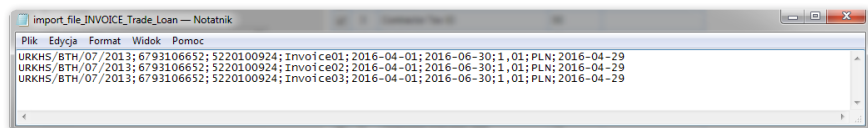
In the import file, there will be transaction rows, each containing necessary information about one invoice.

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Invoice no;Invoice date;Maturity date;Amount;Currency; Requested execution date



Example:



One transaction row looks as follows:

URKHS/BTH/07/2013;6000000000;5000000000;Faktura01;2016-04-01;2016-06-30;1,01;PLN;2016-04-29

“Trade Loan - Order” import format

It is a simple mode in which the import file should be prepared as a text file coded in accordance with UTF-8. Such an import mode, in line with its name, **may be used only for order data import as regards the Trade Loan Agreements.**

In the import file, there will be transaction rows, each containing necessary information about one order.

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Order no;Issue date;Maturity date;Amount;Currency; Requested execution date.

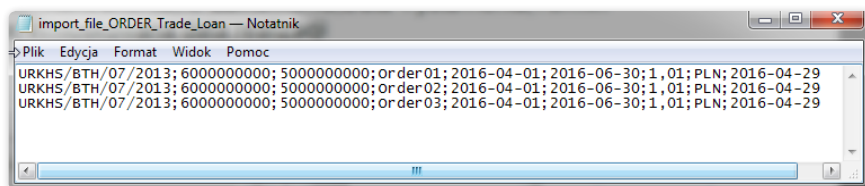
Preview of file template

Template type: Order of Trade Loan
 Template name: Kredyt Handlowy - Zamówienie
 Ignore first: 0 rows
 Ignore last: 0 rows
 File structure: with separator
 Separator: [semicolon];
 Quote char: [none]
 Decimal separator: [comma]
 Thousands separator: [none]
 Date separator: [dash]-
 Date format: yyyy mm dd
 File encoding: UTF-8

Columns in a file

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Contract	30	
<input checked="" type="checkbox"/>	2 Borrower Tax ID	50	
<input checked="" type="checkbox"/>	3 Contractor Tax ID	50	
<input checked="" type="checkbox"/>	4 Order no	50	
<input checked="" type="checkbox"/>	5 Amount	18	
<input checked="" type="checkbox"/>	6 Currency	3	
<input checked="" type="checkbox"/>	7 Requested execution date	10	

Example:



One transaction row looks as follows:

URKHS/BTH/07/2013;6000000000;5000000000;Order01;2016-01-04;2016-06-30;1,01;PLN;2016-04-29

For contracts using the Split Payment Method in settlements, the list of columns available on the "New file template" creation form will be extended for the "Invoice - Loan" template with the following fields:

- Net amount
- VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

The predefined import template containing additional fields for the Split Payment Method:

- SP Trade Loan - Invoices.

Form image - an example for the Invoice - Loan template type:

Preview of file template

Template type: Invoice of Trade Loan
 Template name: SP Kredyt Handlowy - Faktury
 Ignore first: 0 rows
 Ignore last: 0 rows
 File structure: with separator
 Separator: [semicolon];
 Quote char: [none]
 Decimal separator: [comma]
 Thousands separator: [space]
 Date separator: [dash]-
 Date format: yyyy mm dd
 File encoding: UTF-8

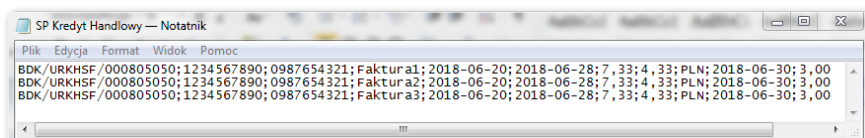
Columns in a file

No.	Column	Length	Constant value
<input checked="" type="checkbox"/>	1 Contract	30	
<input checked="" type="checkbox"/>	2 Borrower Tax ID	50	
<input checked="" type="checkbox"/>	3 Contractor Tax ID	50	
<input checked="" type="checkbox"/>	4 Invoice no	35	
<input checked="" type="checkbox"/>	5 Invoice date	10	
<input checked="" type="checkbox"/>	6 Maturity date	10	
<input checked="" type="checkbox"/>	7 Gross amount	20	
<input checked="" type="checkbox"/>	8 Net amount	20	
<input checked="" type="checkbox"/>	9 Currency	3	
<input checked="" type="checkbox"/>	10 Requested execution date	10	
<input checked="" type="checkbox"/>	11 VAT amount	20	
<input type="checkbox"/>	Installation no.	30	
<input type="checkbox"/>	Installation amount	15	
<input type="checkbox"/>	Installation currency	3	

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Invoice no;Invoice date;Maturity date;Gross amount;Net amount;Currency; Requested Execution Date;VAT amount

Example:



One transaction row looks as follows:

BDK/URKHSF/000805050;1234567890;0987654321;Faktural1;2018-06-20;2018-06-28;7,33;4,33;PLN;2018-06-30;3,00

12. REPORTS

The list of available reports depends on the entitlements assigned to the User on the configuration form.

The form consists of three parts:

- At the top - a drop down list from which the desired type of report is chosen;
- In the middle, configuration part where, once the type of report has been indicated, the fields are displayed to enter the report parameters as well as the configuration of the lists of columns to be returned in the report;
- the lower part of the form contains action buttons used to generate the report and view it in the form and to download the CSV or PDF file containing the report.

The screenshot shows the 'Reports' form in a web application. The form is divided into several sections:

- Report Selection:** A dropdown menu at the top left is set to 'Factoring/Supplier Finance: Factored invoices over...'. A callout points to this dropdown, stating 'Selection of the Reports form.' Below it, a detailed description of the selected report is shown: 'The Report presents factored invoices within Factoring/Supplier Finance contracts over a given period of time. Data presented in the report show current state of those invoices.'
- Dropdown List:** A callout points to a list of available report types and descriptions, including 'Factoring/Supplier Finance: Factored invoices over defined period', 'Financing history over a given period', 'Invoices not paid', etc.
- Configuration Fields:** Fields for 'Seller', 'Contract', 'Buyer', 'Execution date from', 'Execution date to', and 'Request type' are visible. A callout points to these fields, stating 'Section to specify parameters for the created report.'
- Column Selection:** A callout points to a list of columns that will appear on the report, including 'Contract no.', 'Contract type', 'Seller', 'Buyer', 'Invoice no.', etc.
- Action Buttons:** 'Show' and 'Download' buttons are located at the bottom left. A callout points to them, stating 'Action buttons.'

After you click the button "Show", the selected report will be displayed in form of a table (with enabled sorting by columns) in a pop-up window.

From the level of this form, one will be able to download the report in the CSV or PDF file.

12.1. Trade Finance Reports Specification

Factoring/Supplier Finance: Factored invoices over defined period

A report showing invoices under the Factoring/Supplier Finance agreements which were accepted for processing in a given timeframe. Data presented in the report show current state of those invoices.

The report shows invoices which, in a given timeframe, received the 'financed' status. Invoices completed in a given timeframe, which were later corrected, will appear in the report with the "adjusted" status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

The values for invoices accepted in a currency other than the agreement currency will be presented in the application currency (no conversion into the agreement currency).

Available report columns:

No	Column	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted at the instalment rate
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Advance rate	Information on the invoice percentage financed by the Bank
17	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
18	Execution date	Date on which the request was completed
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.
25	Invoice net amount	Invoice net amount
26	Invoice VAT amount	Invoice VAT amount

Receivables repaid/financed by the Bank

The report presents only financing applications executed by the Bank, as regards the invoices paid with the funds originating from the Bank's financing

Report columns:

No	Column	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of the agreement signed with the Bank
3	Supplier / Company	Full name of the company in the seller's role for this invoice
4	Supplier's/Company's NIP	Seller's NIP (Company)
5	Contractor/Distributor/Buyer	Full name of the company in the buyer's role for this invoice
6	Contractor's/Distributor's NIP	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Gross amount on the invoice
10	Invoice date	Issuance date based on the invoice

No	Column	Comment
11	nvoice payment date	Payment date based on the invoice
12	Date of receiving by the bank request for financing or request for pay off	Date on which the Bank received the application
13	Date of realize request (pay off receivable/ financing receivable - date of debit client account)	Date on which the application was accepted by the Bank and marked with the "Executed" status
14	Pay off amount	Amount of a given repayment
15	Date of receiving payment	Date of a given repayment/financing
16	To pay off to the Bank	The financing amount net of the financed amounts repayment value
17	Invoice payed off/or not payed off	Value: paid or unpaid
18	Invoice net amount	Invoice net amount
19	Invoice VAT amount	Invoice VAT amount

Factoring/Supplier Finance: Factored invoices over defined period (detailed costs)

Report similar to report 1., featuring additional columns with invoice costs.

Additional columns (in comparison to Report 1.):

No	Column name	Comment
1	Discount interest rate	Base rate (WIBOR/LIBOR ...)
2	Discount interest net amount	Value of the calculated net discount
3	VAT rate on discount interest	VAT rate of the discount. If various VAT rates are applied to a given discount calculation, the "multiple rates" value will be displayed in the field.
4	VAT on discount interest	Value of VAT on the discount
5	Discount interest gross amount	Value of the calculated (gross) discount
6	Invoice fee net amount	The (net) value of commission for invoice disbursement (or a blank field if the invoice was accepted for collection)
7	VAT rate on invoice fee	VAT rate on commission for invoice disbursement (or a blank field if the invoice was accepted for collection). If various VAT rates are applied to a given discount calculation, the "multiple rates" value will be displayed in the field
8	VAT on invoice fee	The amount of VAT on commission for invoice disbursement (or a blank field if the invoice was accepted for collection)
9	Invoice fee gross amount	The (gross) commission value for invoice disbursement (or a blank field if the invoice was accepted for collection)
10	Custom fee net amount	The (net) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)
11	VAT rate on custom fee	VAT rate on commission for invoice acceptance for collection (or a blank field if the invoice was disbursed). If various VAT rates are applied to a given discount calculation, the "multiple rates" value will be displayed in the field
12	VAT on custom fee	The value of VAT on commission for invoice acceptance for collection (or a blank field if the invoice was discounted)
13	Custom fee gross amount	The (gross) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)
14	Invoice net amount	Invoice net amount
15	Invoice VAT amount	Invoice VAT amount

Financing history over a given period

Report presenting the total amount advanced (under all types of agreements) which were disbursed in a given timeframe. Totals are presented per individual buyers in agreements (and per currency of transactions). Data presented in the report show current state of

those invoices.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of company in the seller's role
4	Buyer	Abbreviated name of company in the buyer's role
5	Total invoices amount	Sum of amounts of disbursed invoices (per discounting dates)
6	Currency	Currency of the invoice
7	Total amount advanced	"Total amount financed" for invoices included in the report
8	Total amount left to pay	Sum of current balances of invoices included in the report

Invoices not paid

The report showing invoices which at the time of report generation have been not paid yet. Data presented in the report show current state of those invoices.

Available report columns:

Lp.	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice No.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
17	Execution date	Date on which the request was completed
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Invoice net amount	Invoice net amount
23	Invoice VAT amount	Invoice VAT amount

Invoices overdue

Report presenting overdue invoices that at the time of report generation have been not paid yet and their due date, based on the invoice, has expired. Data presented in the report show current state of those invoices.

The report parameters and available columns are identical to those in the report titled 'Invoices not paid', except for an additional

column: "Delay" (in the table below).

No	Column name	Comment
1	Delay	The difference of days between the current date and the payment date based on the invoice

Invoices becoming due over specified period

Report showing all invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Status	The value: "financed" (the report presents only invoices which have the "financed" status)
17	Execution date	Date on which the request was completed
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance
23	Invoice net amount	Invoice net amount
24	Invoice VAT amount	Invoice VAT amount

Factor's invoices becoming due over specified period

Report showing all factor's invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Invoice net amount	Invoice net amount
16	Invoice VAT amount	Invoice VAT amount

List of current balances and limits of debtors

The report showing the list of buyers in agreements, together with information on the amount of their (total and non-performing) exposure, and information on the limit assigned. The values are converted at the current NBP average rate into the buyer's limit currency.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Limit	Limit assigned under the agreement. Note: the column is not included by default in the report columns
4	Seller	Abbreviated name of the company in the seller's role for this invoice
5	Buyer	Abbreviated name of the company in the buyer's role for this invoice
6	Granted limit	Value of the buyer's limit assigned
7	Currency	Currency of the limit
8	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report
9	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation

List of current balances and limits of agreements

The report showing the list of agreements with information on the overall level of buyers' (total and non-performing) exposures in those agreements, and information on the limit assigned. The values for invoices accepted in a currency other than the agreement currency are presented in the agreement limit currency (conversion at the current NBP average rate).

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Granted limit	Limit assigned under the agreement
4	Currency	Currency of the limit
5	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report
6	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation

Contracts

The report showing information on agreements. The set of agreements returned by the report is limited to the same rules which apply to the list of agreements in the tab: Contracts -> Contract list.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Seller	The seller's abbreviated name. In the case of Reverse Factoring, specific parameters listed below are set on it
3	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
4	Currency	Currency of the agreement
5	Limit	The agreement limit value
6	Threshold	Threshold amount of the agreement limit, activating a notification of the limit excess
7	Buyer	Abbreviated buyer's name. In the case of Classic Factoring, specific parameters listed below are set on it
8	Advance rate	Presented value applicable to the discount request. If no discount request is filed for any relationship, the field will remain blank
9	Type of financing	Information on whether the base rate is fixed or variable for the discount request
10	Margin on discount interest	Information on margin linked with the discount request
11	Margin on credit interest	Information on margin linked with the financing request
12	Incasso	Information on whether a given request type is available for the agreement
13	Discounting	Information on whether a given request type is available for the agreement
14	Financing on due date	Information on whether a given request type is available for the agreement
15	Registration	Information on whether a given request type is available for the agreement

List of settlement instructions

The report showing the current status of transfer order settlement instructions. If liabilities to be repaid from a given transfer order are indicated multiple times, some information relating to the transfer order will be displayed multiple times as well (for each liability to be repaid).

Available report columns:

No	Column name	Comment
1	Date	Date when the liability was selected for settlement
2	Contract no.	Number of the agreement that the liability indicated for repayment originates from. A blank field for instructions indicated as "Other"
3	Invoice no.	Number of the invoice that the liability indicated for repayment originates from. A blank field for liabilities connected with the agreement and instructions indicated as "Other"
4	Name	Name of the liability as per the glossary (for liabilities connected with the agreement and with invoices). In the case of instructions indicated as "Other", those are the following instructions: pass to seller, pass to debtor, other
5	Amount	Amount of the settlement instruction
6	Currency	Transfer order currency
7	Description	Column with the transfer order description (value entered by the User indicating "Other")
8	Status	Information on the instruction status (accepted, rejected, awaiting)
9	Reason for rejection	Rejection reason for the instruction
10	Sender details	Transfer order sender's details
11	Transfer title	Transfer title
12	Transfer amount	Total transfer order amount
13	Date	Date on which the Bank received the transfer
14	Sender account	Account from which the payment was received
15	Assignment account	The Bank account indicated in the agreement as the account for repayment

Factoring – Financing of Invoices (detailed costs)

A report showing invoices under the Factoring/Supplier Finance agreements which were accepted for processing in a given timeframe. The information returned by the report illustrates the current status of each invoice, together with the costs of invoices (interest, commissions).

The report shows invoices which, in a given timeframe, received the 'financed' status. Invoices completed in a given timeframe, which were later corrected, will appear in the report with the "adjusted" status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice number	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)

No	Column name	Comment
16	Advance rate	Information on the invoice percentage financed by the Bank
17	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
18	Execution date	Date on which the request was completed
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance
25	Current financing rate	The rate at which interest is accrued for financing (base rate (WIBOR/LIBOR...) together with the margin stipulated) in the agreement, until the current date
26	Current financing net amount	(Net) value of interest for financing
27	Current financing VAT rate	VAT rate on interest for financing
28	Current financing VAT	Value of VAT on interest for financing
29	Current financing gross amount	(Gross) value of interest for financing
30	Financing rate until repayment obligations to the Bank	The rate at which interest is accrued for financing (until the current date)
31	Financing net amount until repayment obligations to the Bank	(Net) value of financing calculated until the date of repayment of the liability owing to the Bank
32	Financing VAT rate until repayment obligations to the Bank	VAT rate on interest for financing
33	Financing VAT until repayment obligations to the Bank	Value of VAT on interest for financing
34	Financing gross amount until repayment obligations to the Bank	(Gross) value of financing calculated until the date of repayment of the liability owing to the Bank
35	Financing fee net amount	(Net) value of commission for financing
36	Financing fee VAT rate	VAT rate on commission for financing
37	Financing fee VAT	Value of VAT on commission for financing
38	Financing fee gross amount	(Gross) value of commission for financing
39	Invoice net amount	Invoice net amount
40	Invoice VAT amount	Invoice VAT amount

Repayments Report

The report shows repayments of invoices accepted for processing by the Bank. Each repayment is visible in a separate record.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank

No	Column name	Comment
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing). Overwriting previous events for a given invoice
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Advanced rate	Information on the invoice percentage financed by the Bank
17	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
18	Execution date	Date on which the request was completed
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of repayment for a given invoice (applies to the financed amount and/or non-financed principal amount of the invoice). In the case of recourse it is the recourse date
21	Total repayment date	Date of total repayment of the financed amount and/or non-financed principal amount of the invoice - it appears with the last repayment of the invoice, which finally pays off the invoice
22	Recourse	Information on whether invoice recourse was performed, takes the value of "Yes/No". For the record of repayment made by the debtor, 'No' appears in the column. For the record in the form of recourse, 'Yes' appears beside the record
23	Repayment amount	Value of repayment which was received by the Bank as repayment of the financed amount and/or non-financed principal amount of the invoice (also the recourse value in the case of repayment in the form of recourse). Current amount for a given repayment
24	Repaid amount	The sum of amounts which the Bank received as repayment of the financed amount and/or non-financed principal amount of the invoice. Current amount for a given repayment
25	Nominal repaid amount	Takes Yes/No value. Yes - if the invoice nominal value is fully repaid, No - in other cases. Current amount for a given repayment
26	Remaining nominal amount to repay	Outstanding portion of the invoice nominal amount, i.e. the financed and non-financed amount in total. For transfer order request - presentation of the invoice nominal value. Current amount for a given repayment
27	Financing amount repaid	Takes Yes/No value, Yes - if the invoice financing amount is fully repaid, No - in other cases. Current amount for a given repayment
28	Remaining financing amount to repay	Outstanding portion of the financing amount. For transfer order requests - presentation "0". Current amount for a given repayment
29	Invoice net amount	Invoice net amount
30	Invoice VAT amount	Invoice VAT amount

Receivables acquired by the Bank

Available report columns:

No	Column name	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Supplier / Assignor	Full name of the company in the seller's role for this invoice
4	Supplier's/Assignor's NIP	Supplier's/Assignor's NIP

No	Column name	Comment
5	Buyer/Debtor	Full name of the organization in the buyer's role for this invoice
6	Buyer's NIP (Debtor)	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Invoice gross amount
10	Invoice date	Invoice date
11	Invoice payment date	Invoice payment date
12	Date of receiving by the bank request for transfer	
13	Status	
14	Date on which the application marked by the Bank with the "Executed" status	
15	Pay off amount	Amount of a given repayment
16	Date of receiving payment	Date of a given repayment
17	To pay off to the Bank	
18	To pay off to the Seller/ Assignor	The receivable amount net of the non-financed amounts repayment value
19	To pay off to the Buyer/ Debtor	The receivable amount net of the non-financed amounts repayment value
20	Invoice payed off/or not payed off	Value: paid or unpaid
21	Invoice net amount	Invoice net amount
22	Invoice VAT amount	Invoice VAT amount

Receivables acquired and discounted by the Bank

Available report columns:

No	Column name	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Supplier / Assignor	Full name of the company in the seller's role for this invoice
4	Supplier's/Assignor's NIP	Supplier's/Assignor's NIP

No	Column name	Comment
5	Buyer/Debtor	Full name of the company in the buyer's role for this invoice
6	Buyer's NIP (Debtor)	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Invoice gross amount
10	Invoice date	Invoice date
11	Invoice payment date	Invoice payment date
12	Date of receiving by the bank request for transfer	
13	Transfer application status assigned by the Bank	
14	Date on which the application marked by the Bank with the "Executed" status - an application for transfer	
15	Date of receiving by the bank request for discounting	
16	Discounting application status assigned by the Bank	
17	Date on which the application marked by the Bank with the "Executed" status - an application for discounting	
18	Extended maturity (grace period)	
19	The number of financing days	The number of days from the date the status is changed to the actual date of payment, a blank field if invoices not repaid
20	Financed receivable	Financing percent in the discounting application
21	Price for discounting	Financing amount net of the discounting interest and commission
22	Pay off amount	Amount of a given repayment
23	Date of receiving payment	Date of a given repayment
24	To pay off to the Bank	The financing amount net of the financed amounts repayment value
25	To pay off to the Seller/ Assignor	The non-financed amount net of the non-financed amounts repayment value
26	To pay off to the Buyer/ Debtor	The receivable amount net of the financed and non-financed amounts repayment value
27	Invoice paid off/or not payed off	Value: paid or unpaid
28	Invoice net amount	Invoice net amount
29	Invoice VAT amount	Invoice VAT amount

Payment confirmation

The report shows financed invoices from the reversed factoring agreements

Available report columns:

No	Column name	Comment
1	Contract no.	Contract no.
2	Contract type	Value transferred with agreement data from TBE
3	Seller	Abbreviated name of the organization in the seller's role for this invoice
4	Seller's NIP	Seller's NIP

No	Column name	Comment
5	Buyer	Abbreviated name of the organization in the buyer's role for this invoice
6	Buyer's NIP	Buyer's NIP
7	Invoice number	Number of the invoice
8	Invoice date	Invoice date
9	Invoice due date	Invoice due date
10	Invoice gross amount	Invoice gross amount
11	Currency	Currency of the invoice
12	Execution date	Date on which the event was initiated
13	Invoice net amount	Invoice net amount
14	Invoice VAT amount	Invoice VAT amount

12.2. Specification of reports for trade transactions processing

Import documentary credit - issuances

The report contains the details of the letters of credit opened by BHW. Available report columns:

No	Column name	Comment
1	Reference number	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	L/C number (BHW's ref)	The letter of credit assigned by the Bank on the day of its opening - own reference of the Bank
4	Issue date	Date of opening the letter of credit
5	Expiry date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
6	Expiry place	Place of expiration of the letter of credit (place of submission of documents by the beneficiary)
7	L/C currency	Currency related to the amount of a letter of credit
8	L/C amount	The amount of the letter of credit means the right of the beneficiary to receive payment for documents for an amount not exceeding the amount of the letter of credit
9	Tolerance in plus	The value of tolerance in plus referring to the amount of the letter of credit, means the right of the beneficiary to receive payment for documents for an amount higher than the amount of the letter of credit but within the tolerance limits in plus
10	Tolerance in minus	The value of tolerance in minus referring to the amount of a letter of credit means the right of the beneficiary to receive payment for documents for an amount lower than the amount of the letter of credit but within the tolerance limits in minus
11	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
12	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
13	Payment conditions	Clarification of terms and conditions of deferred payments
14	Beneficiary's name	Name of the supplier / contractor
15	Beneficiary's address	Address of the supplier / contractor
16	Country	Country
17	Advising bank	The bank to which the letter of credit was sent to advise / notify the beneficiary
18	Advise through bank	The beneficiary's bank where the letter of credit is sent by the advancing bank (e.g. in the absence of the said key with the beneficiary's bank)
19	L/C status	"Active" - open letter of credit (without implementation) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used. "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled.

Import documentary credit - realizations

Report contains details of L/C realizations by beneficiaries. Realization - means submitting documents for payment by the beneficiary. Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	Realization number	The implementation number assigned by the Bank after receiving the beneficiary's documents - own reference of the Bank

No	Column name	Comment
4	Realization date	The date of posting the implementation (documents) by the Bank
5	L/C currency	Currency related to the amount of documents received by the Bank (invoices)
6	Documents amount	Amount of documents received by the Bank (invoices)
7	Term of payment	The calendar date determined on the basis of the documents received as indicated in the fields "Payment terms" or "LC payable"
8	Prolongation	YES" or "NO" means that the Bank has agreed (or not) to postpone the date of refunding by the Customer of funds paid by the Bank
9	Prolongation margin	Margin according to which interest for prolongation is calculated
10	Date of repayment extension	Calendar date indicating when the client's deadline for repayment of funds paid to the beneficiary by the Bank has been postponed (prolongation)
11	L/C number (BHW's ref)	The letter of credit assigned by the Bank on the day of its opening - own reference of the Bank
12	Issue date	Date of opening the letter of credit
13	Expire date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
14	Expiry place	Place of expiration of the letter of credit (place of submission of documents by the beneficiary)
15	L/C currency	Currency related to the amount of a letter of credit
16	L/C amount	The amount of the letter of credit means the right of the beneficiary to receive payment for documents for an amount not exceeding the amount of the letter of credit
17	Tolerance in plus	The value of tolerance in plus referring to the amount of the letter of credit, means the right of the beneficiary to receive payment for documents for an amount higher than the amount of the letter of credit but within the tolerance limits in plus
18	Tolerance in minus	The value of tolerance in minus referring to the amount of a letter of credit means the right of the beneficiary to receive payment for documents for an amount lower than the amount of the letter of credit but within the tolerance limits in minus
19	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
20	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
21	Payment conditions	Clarification of terms and conditions of deferred payments
22	Beneficiary's name	Name of the supplier / contractor
23	Beneficiary's address	Address of the supplier / contractor
24	Country	Country
25	Advising bank	The bank to which the letter of credit was sent to advise / notify the beneficiary
26	Advise through bank	The beneficiary's bank where the letter of credit is sent by the advancing bank (e.g. in the absence of the said key with the beneficiary's bank)
27	L/C status	"Active" - open letter of credit (without implementation) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used. "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled.

Export Letter of Credit - advises

The report contains the details of the received (export) letters of credit issued by other banks.

Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	L/C number (BHW's ref)	The number of the letter of credit issued by the Bank - own reference of the Bank
4	Issue date (by issuing bank)	The date of opening of the letter of credit by the opening bank

No	Column name	Comment
5	Expire date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
6	L/C currency	Currency related to the amount of a letter of credit
7	L/C amount	Credit amount - means the right to receive payment for documents for an amount not exceeding the amount of the letter of credit
8	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
9	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
10	Payment conditions	Clarification of terms and conditions of deferred payments
11	Applicant's name	Name of the Applicant - contractor
12	Country	Contractor's country
13	Issuing bank	The name of the bank that opens the letter of credit
14	L/C confirmed by BHW	Possible values: "YES" which means that the letter of credit has the Bank's confirmation; "NO" means that there is no confirmation from the Bank
15	L/C status	Possible values: • "Active" - an open letter of credit (without realization) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used; • "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled

Export Letter of Credit - realizations

Report contains the details of LCs' realizations by the beneficiary. Realization - means submitting documents for payment by the beneficiary.

Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank

No	Column name	Comment
3	Realization number	The implementation number assigned by the Bank upon receipt of documents - own reference of the Bank
4	L/C currency	Currency related to the amount of documents received by the Bank (invoices)
5	Documents amount	Amount of documents received by the Bank (invoices)
6	Date of payment	Date of payment determined in accordance with the terms of the letter of credit
7	Discount	Possible values: "YES" - means that the Bank discounted the letter of credit; "NO" means that the Bank did not discount the letter of credit
8	L/C number (BHW's ref)	The number of the letter of credit issued by the Bank - own reference of the Bank
9	Issue date (by issuing bank)	The date of opening of the letter of credit by the opening bank
10	Expire date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
11	L/C currency	Currency related to the amount of a letter of credit
12	L/C amount	Letter of Credit amount - means the right to receive payment for documents for an amount not exceeding the amount of the letter of credit
13	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
14	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
15	Payment conditions	Clarification of terms and conditions of deferred payments
16	Applicant's name	Name of the Applicant - contractor
17	Country	Contractor's country
18	Opening bank	The name of the bank that opens the letter of credit
19	L/C confirmed by BHW	Possible values: "YES" which means that the letter of credit has the Bank's confirmation; "NO" means that there is no confirmation from the Bank
20	L/C status	Possible values: • "Active" - an open letter of credit (without realization) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used; • "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled

Own Guarantees

The report contains the details of the issued bank guarantees/standby letters of credit.

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	Guarantee number (BHW's ref)	The guarantee number assigned by the Bank on the day of its granting - own reference of the Bank
4	Date of guarantee issue	The date of the guarantee

No	Column name	Comment
5	Expire date	Guarantee expiry date (deadline for the beneficiary to submit a payment request)
6	Guarantee currency	Currency relating to the amount of the guarantee
7	Guarantee amount	Guarantee amount - means the right of the beneficiary to receive payment on the basis of a request for an amount not exceeding the amount of the guarantee
8	Outstanding of the guarantee	The amount of the guarantee to be used by the beneficiary
9	Beneficiary's name	Name of the beneficiary / contractor
10	Country	Country
11	Kind of the guarantee	Type of guarantee - depending on the type of claim secured by the given guarantee
12	Guarantee status	<p>"Active" - a guarantee given which the validity period has not expired or the guarantee under which the payment was made based on the request and there is still the amount to be used or the guarantee expired but the Bank received the payment request of the beneficiary, which has not yet been completed or the Bank is waiting for the beneficiary's instructions with withdrawal of the request.</p> <p>"Closed" - a guarantee whose expiry date has expired and the Bank has not received a demand for payment or a guarantee under which the disbursement amounts have reached the amount of the guarantee (the balance is 0) or the Bank has been released from its obligations before its expiry date</p>

Export collection

The report contains the details of collections sent to the payer.

Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	Collection number (BHW's ref)	Collection number assigned by the Bank - own reference of the Bank
4	Collection reference number	Referee bank reference
5	Transaction date	The date of posting and sending documents by the Bank
6	Collection currency	Collection currency
7	Collection amount	Collection amount
8	Payment date	The payment deadline in accordance with the provider's instructions
9	Drawer's name	Drawer's name
10	Country	Drawer's country
11	Drawer's bank	Drawer's bank
12	Drawer's bank Collection status	Possible values: • "Active", • "Closed"

Import collection

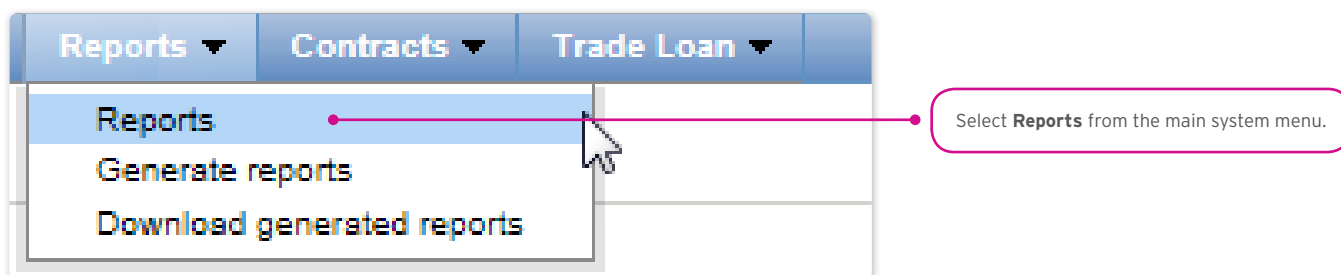
The report contains the details of collections received from the drawer.

Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank

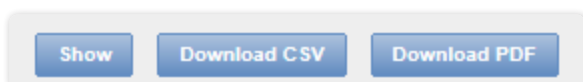
No	Column name	Comment
3	Collection number (BHW's ref)	Collection number assigned by the Bank - own reference of the Bank
4	Transaction date	Date of receipt of the collection
5	Collection currency	Collection currency
6	Collection amount	Collection amount
7	Payment date	Payment date
8	Drawer's name	Drawer's (exporter) name
9	Country	Drawer's country
10	Drawer's bank	Drawer's bank
11	Drawer's bank Collection status	Possible values: • "Active", • "Closed"

12.3. Report specifications for Trade Loans



Trade Loan reports have been divided as per the way they have been generated (synchronously and asynchronously). Access to them has been divided into two forms:

1. The **Reports** form - contains synchronously generated reports, i.e. the reports will be displayed or loadable right after you have provided the generation criteria and pressed the function buttons "Show", "Download CSV", "Download PDF":



2. The **Reports** -> **Generate reports** form - contains reports which are to be generated asynchronously. The process is asynchronous, i.e. it is taking place in the background, making it possible to use other functions of the system, while the result/response of its activity is not shown immediately.

In order to generate an asynchronous report, select a report, specify your generation criteria, and press “Generate CSV”.

The system will respond with a message, for instance:

- Once the report finishes generating, it will be available from the “Download generated reports” tab.

At the same time, in the “Background tasks” panel in the lower right corner of the system window, you will see the report generation progress:

At the same time, you may perform other operations in the Citi Trade Portal.

Once the report has been generated (message in the “Tasks in the Background” panel: Your report is available in the “Reports to Load” form), go to the indicated form to load the report into your own computer.

The Reports -> Download generated reports form is a place with generated asynchronous reports, ready for download.

Date	Report	Format	Status	Action
19-05-2017 13:09	Detailed report for granted and repaid loans.	CSV	completed	Download
19-05-2017 13:09	Detailed report for granted and repaid loans.	CSV	completed	Download
16-05-2017 16:04	Counterparties' payment references	CSV	completed	Download
16-05-2017 16:02	Detailed report for granted and repaid loans.	CSV	completed	Download

Contractors' payment references report

A report showing information on repayments made by the counterparties.

The report is generated asynchronously.

Available report columns:

Column name	Description
Contract no.	Number of the Trade Loan Framework Agreement signed with the Bank

Column name	Description
Borrower	Borrower's short name
Borrower's Tax ID	Borrower's Tax ID
Contractor	Payer's name
Repayment amount	Repayment amount
Currency	Repayment currency
Repayment date	Repayment date
Payment title	Repayment title (in line with the Payer's description)

Borrower's financial limit report

A report showing information on agreement limits.

Available report columns:

Column name	Description
Contract no.	Number of the Trade Loan Framework Agreement signed with the Bank
Borrower	Borrower's short name
Borrower's Tax ID	Borrower's Tax ID
Currency	Agreement limit currency
Limit granted	Financing limit value assigned to a given agreement
Limit available	Finance limit value assigned to a given agreement

Loans status report

The report shows repayments of invoices accepted for processing by the Bank. Each repayment is visible in a separate record.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

Available report columns:

Column name	Description
Borrower	Borrower's short name
Borrower Tax ID	Borrower Tax ID
Agreement No.	Number of the Commercial Loan Framework Agreement signed with the Bank
Order number	Order number
Order amount	Order amount
Invoice No.	Number of the invoice
Invoice gross amount	Invoice gross amount
Contractor	Contractor short name (name of the buyer as regards a given invoice)
Contractor Tax ID	Contractor Tax ID
Loan amount	Paid loan amount
Currency	Loan currency
Loan fee	Net total of commissions for the financing of a given invoice
Loan disbursement date	Application execution date
Maturity date	Payment date set in the invoice
Loan maturity date	Payment date specified in the Trade Loan Framework Agreement signed with the Bank
Last repayment date	Date of the last payment for a given invoice/order
Amount Paid	Amount of all payments made for a given invoice (inclusive of a given repayment)

Column name	Description
Amount due	Difference between the loan amount and the received payment
Loan status	If the value in the "Outstanding Amount" column is 0, the value shown will be "repaid". Otherwise, it will be "withdrawn"
Debit on Borrower's Account	Info on whether the funds have been withdrawn from the Borrower's account or other accounts of the Borrower, administered by the Bank, in order to settle granted loans (YES/NO)
Invoice net amount	Invoice net amount
Invoice VAT amount	Invoice VAT amount

Detailed report on granted and repaid loans

The report presents a comparison of invoices and orders within the granted loan. The information returned by the report illustrates the current status of each granted loan, inclusive of repayments. Each repayment is visible in a separate record.

The report is generated asynchronously.

Available report columns:

Column name	Description
Contract No.	Number of the Commercial Loan Framework Agreement signed with the Bank
Contract type	Specification of the Trade Loan Agreement type
Borrower	Borrower's short name
Borrower Tax ID	Borrower Tax ID
Contractor	Contractor short name (name of the buyer as regards a given invoice)
Contractor Tax ID	Contractor Tax ID
Invoice No.	Invoice number
Invoice gross amount	Invoice gross amount
Order number	Order number
Order amount	Order amount
Loan currency	Loan currency
Loan amount	Paid loan amount
Loan fee	Loan fee
Date of invoice	Invoice date
Maturity date	Payment date set in the invoice
Date of receipt of the application by the Bank	Date on which the Bank received the application
Status of application given by the Bank	Application status assigned by the Bank
Date when application was marked by the Bank as completed	Date on which the Bank accepted the application and marked it with the "Executed" status
Loan maturity date	Payment date specified in the Trade Loan Framework Agreement signed with the Bank
Loan period	The period between the date on which the Bank accepted the application and marked it with the "Executed" status, and the Due Date
Loan %	Crediting percentage expressed as a relation of the loan paid amount to the invoice/ order value
Amount of repayment	Value of received repayment
Date of receiving payment	Date of a given payment for a given invoice/order
Amount due	Difference between the loan amount and the received payment
Debit on Borrower's Account	Info on whether the funds have been withdrawn from the Borrower's account or other accounts of the Borrower, administered by the Bank, in order to settle granted loans (YES/NO)
Application paid/ not paid	Marking of the application as regards its repayment. Possible values: repaid/not paid
Amount paid	Amount of all payments made for a given invoice (inclusive of a given repayment)
Invoice net amount	Invoice net amount
Invoice VAT amount	Invoice VAT amount

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Bank Handlowy w Warszawie S.A.

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