CitiDirect Online Banking
- via CitiDirect BE portal

Security Manager

User Manual

CitiService
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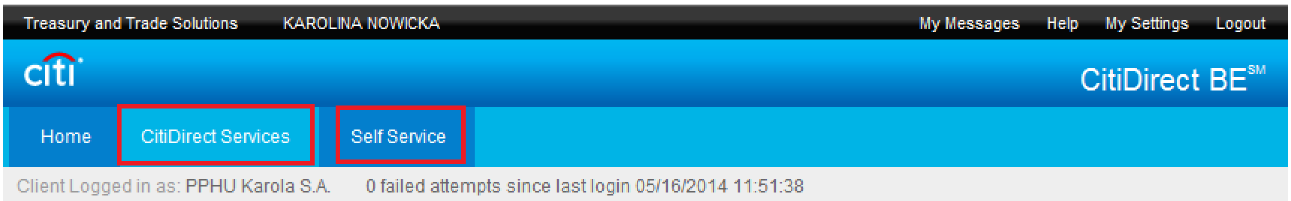
1. Introduction

CitiDirect is accessed via the CitiDirect BE portal page – at https://portal.citidirect.com. Detailed information on login is available in the 'Login' User Manual at www.citidirect.pl website.

After login into CitiDirect BE portal the Security Manager can access the following two tabs from the navigation bar at the top of the screen:

a) 'Self Service' – used to perform main administrative activities on the Users

b) 'CitiDirect Services' – used to access CitiDirect application and other administrative functions



Client Logged in as: PPHU Karola S.A. 0 failed attempts since last login 05/16/2014 11:51:38

The administrative activities performed by a Security Manager in order to assign suitable CitiDirect entitlements to the CitiDirect to a particular User are performed in two administrative modules, i.e. directly from the CitiDirect BE portal (options available in the 'Self Service' menu) and in the window of the CitiDirect Services application (options available in the 'User Administration' menu).

Main steps, which must be performed in order to create a new User and grant them suitable entitlements to use CitiDirect are as follows:

1. creating the User in the CitiDirect BE portal
2. granting the User access to the CitiDirect application, (action performed in the CitiDirect BE portal)
3. assigning the User individual entitlements to chosen CitiDirect functions, (action performed in CitiDirect Services window)

Note! The changes made in the system during each of the above steps must be AUTHORIZED by a person with Security Manager entitlements, other than the person who created/entered the changes.

Detailed instructions on User entitlements administration can be found in the next sections of this User Manual.

Note! Under the provisions of the Act on Counteracting Money Laundering and Terrorism Financing of 16 November 2000, the Bank is obliged to identify persons authorized to place instructions and conclude transactions in the name of the Account Holder.

With respect to the above, entitling a User (new or existing) to authorize transactions made from a particular account, and in case there is no authorization flow on the account – entitling them to initiate transactions with the Bank, requires the '*Personal data of persons making transactions / statements of will in the name of the Account Holder / Client*' form to be filed with the Bank for such change to be active in the system. In case the form in question has been already filed with the Bank for a particular User, there is no need to file it again.

2. User

By creating new users, the Administrator has the option of choosing credential type that will be assigned to them. CitiDirect Users can log in using **mobile tokens (MobilePASS applications**) or **hardware (SafeWord cards)**.
Creating SafeWord sign-in users must be preceded by the release of SafeWord cards for these users.

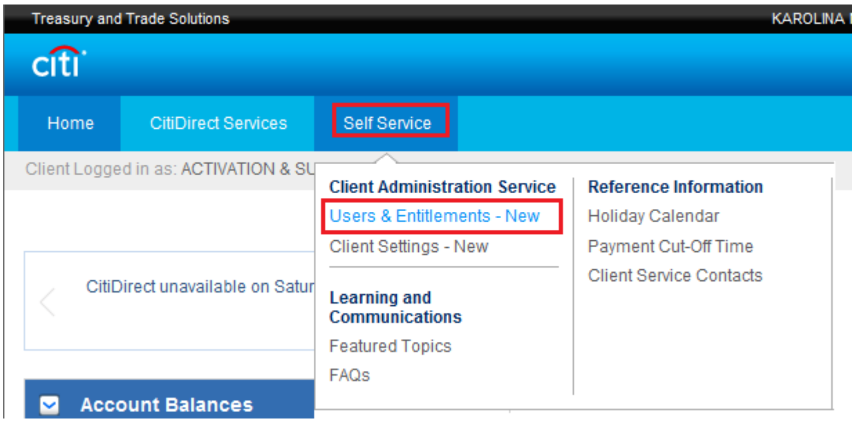
Therefore it is essential to inform Citi Handlowy of the need to issue such Safeword cards by filing the 'CitiDirect - Request for Safeword cards and PIN issuance – Security Manager' application form, completed with data of the Users to be created in the system for whom the Safeword cards should be issued. Safeword cards for the Users are delivered to the Client together with the instruction for the Security Manager. The instruction is titled 'CitiDirect – Safeword Cards Assignment to Users – Security Manager' and contains information on the assignment of Safeword cards to particular Users.

In order to create, modify or delete a User and activate the received Safeword cards in the system it is necessary to log into CitiDirect BE Portal and perform the actions described below.

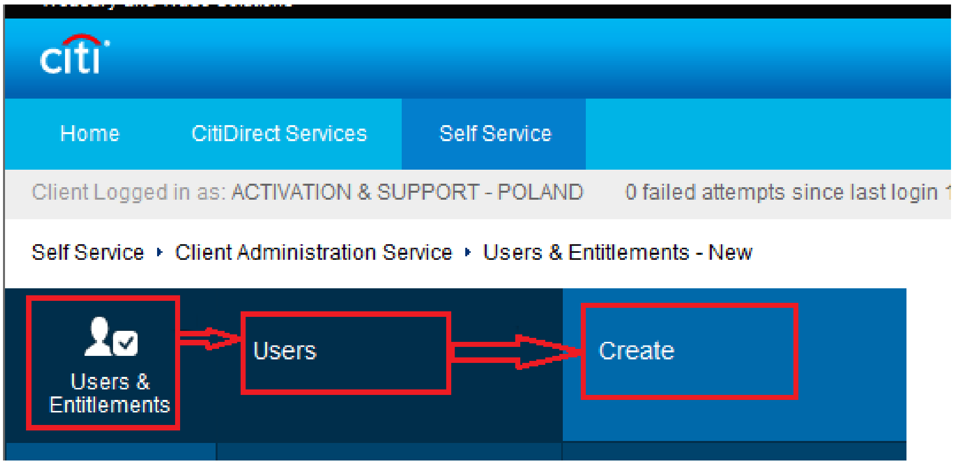
2.1 Creating a User (creating Security Manager)

To create a new User, hover the mouse pointer over the 'Self Service' option in the CitiDirect BE portal navigation bar – a drop-down menu will appear.

Select '**User & Entitlements - New**' from the list.



A sidebar navigation menu will appear. Select 'Users & Entitlements – New' → 'Users' → 'Create'.

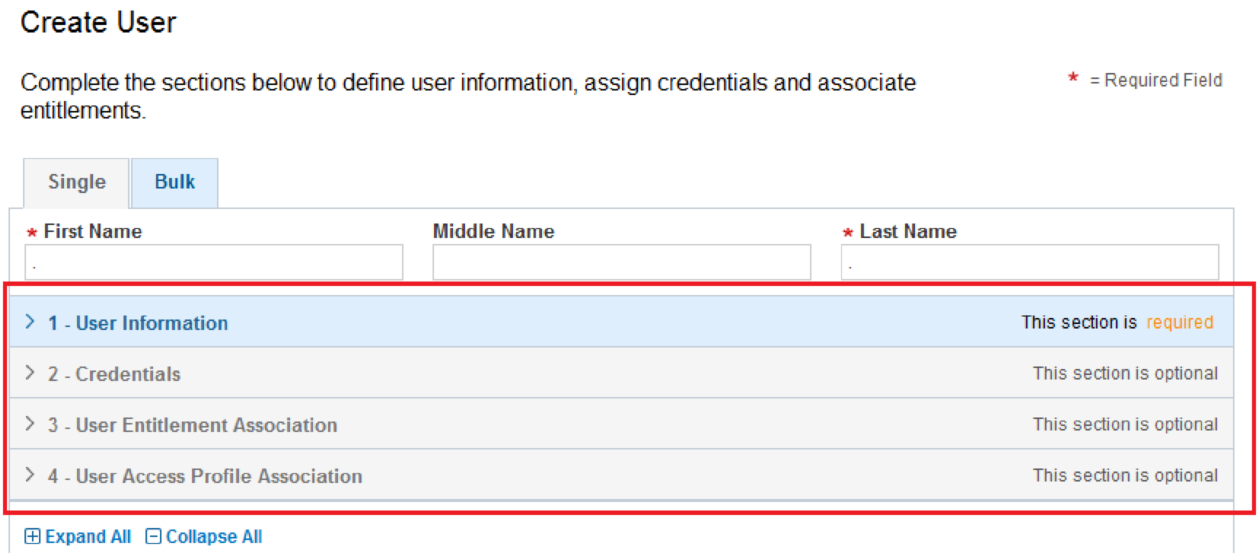

citi
Home
CitiDirect Services
Self Service
Client Logged in as: ACTIVATION & SUPPORT - POLAND
0 failed attempts since last login
Self Service ‣ Client Administration Service ‣ Users & Entitlements - New
Users & Entitlements
Users
Create

The form for creating a new User will appear.

Fill out the following sections:

- User Information,
- Credentials,
- User Entitlement Association,
- User Access Profile Association.

The other sections will becomes active when the first one is completed.



Create User

Complete the sections below to define user information, assign credentials and associate entitlements.

* = Required Field

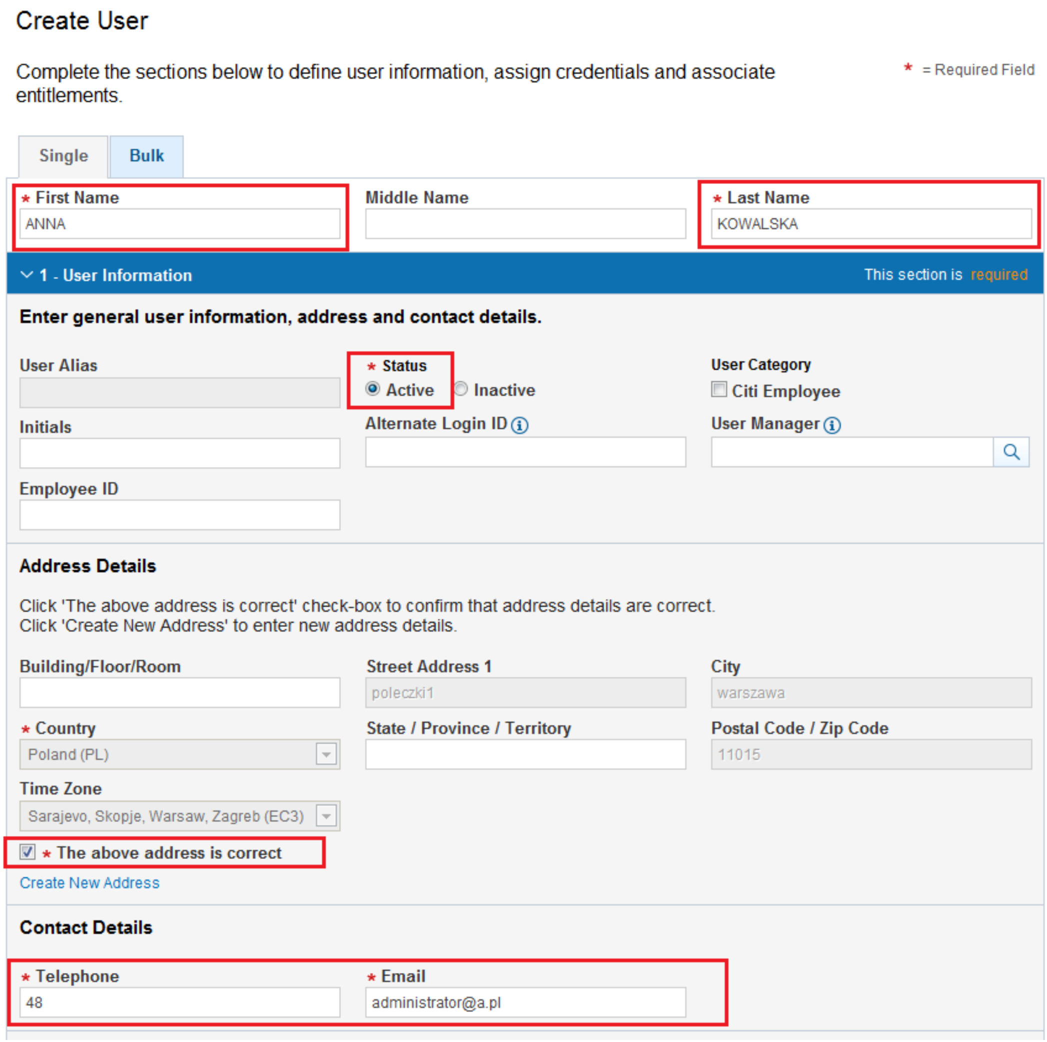
Select User profile status from the drop-down list:

- ‘*Active*’ – If you choose the MobilePASS - Host 9 Credential type, you will be able to use CitiDirect right away. If you choose the SafeWord Credential type, you will be able to use CitiDirect after you have received a PIN for your SafeWord card.
- ‘*Inactive*’ – You will not be able to log on to the system immediately after you configure your MobilePASS application or receive your PIN to the SafeWord card. In order to allow the user access to the system, it will be necessary for the Administrator to change the status of the User profile to "Active". **NOTE!** If no User status is selected, the system will automatically assign the ‘Active’ status.

After selecting the User status please complete the ‘**User Information**’ section. Fields marked with a star are mandatory and cannot remain empty. Some of the mandatory fields will be automatically completed by the system, based on the data entered during the creation of the Client Profile in CitiDirect. Please verify the correctness of this suggested data. Completing the information in all the mandatory fields is necessary for successful User creation.

Address data must be confirmed by selecting the ‘**The above address is correct**’ checkbox. If the address automatically filled in by the system is incorrect, select ‘**Create new address**’. This will clear the previous address data and let you input a new address.

Presented below is the new User creation screen view.



Create User

Complete the sections below to define user information, assign credentials and associate entitlements.

* = Required Field

Single | Bulk

* First Name: ANNA

Middle Name:

* Last Name: KOWALSKA

1 - User Information — This section is required

Enter general user information, address and contact details.

User Alias:

* Status: ● Active ○ Inactive

User Category: □ Citi Employee

Initials:

Alternate Login ID ⓘ:

User Manager ⓘ:

Employee ID:

Address Details

Click 'The above address is correct' check-box to confirm that address details are correct.
Click 'Create New Address' to enter new address details.

Building/Floor/Room:

Street Address 1: poleczki1

City: warszawa

* Country: Poland (PL)

State / Province / Territory:

Postal Code / Zip Code: 11015

Time Zone: Sarajevo, Skopje, Warsaw, Zagreb (EC3)

☑ * The above address is correct

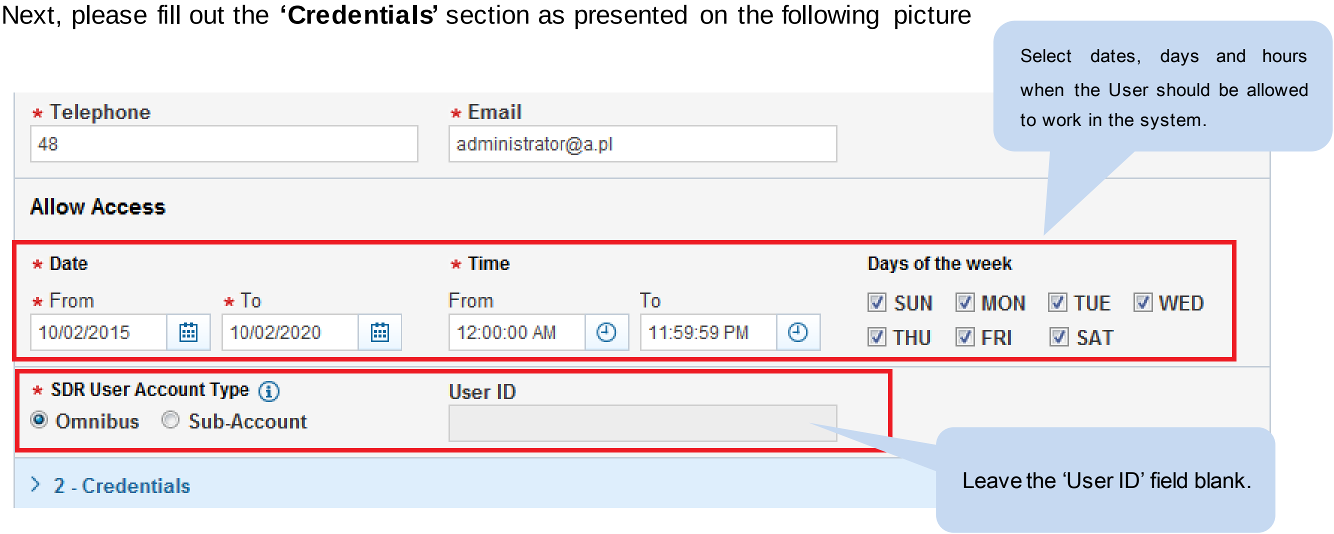
Create New Address

Contact Details

* Telephone: 48

* Email: administrator@a.pl

Next, please fill out the **'Credentials'** section as presented on the following picture



Select dates, days and hours when the User should be allowed to work in the system.

* Telephone: 48

* Email: administrator@a.pl

Allow Access

* Date — * From: 10/02/2015 * To: 10/02/2020

* Time — From: 12:00:00 AM To: 11:59:59 PM

Days of the week: ☑ SUN ☑ MON ☑ TUE ☑ WED ☑ THU ☑ FRI ☑ SAT

* SDR User Account Type ⓘ: ● Omnibus ○ Sub-Account

User ID:

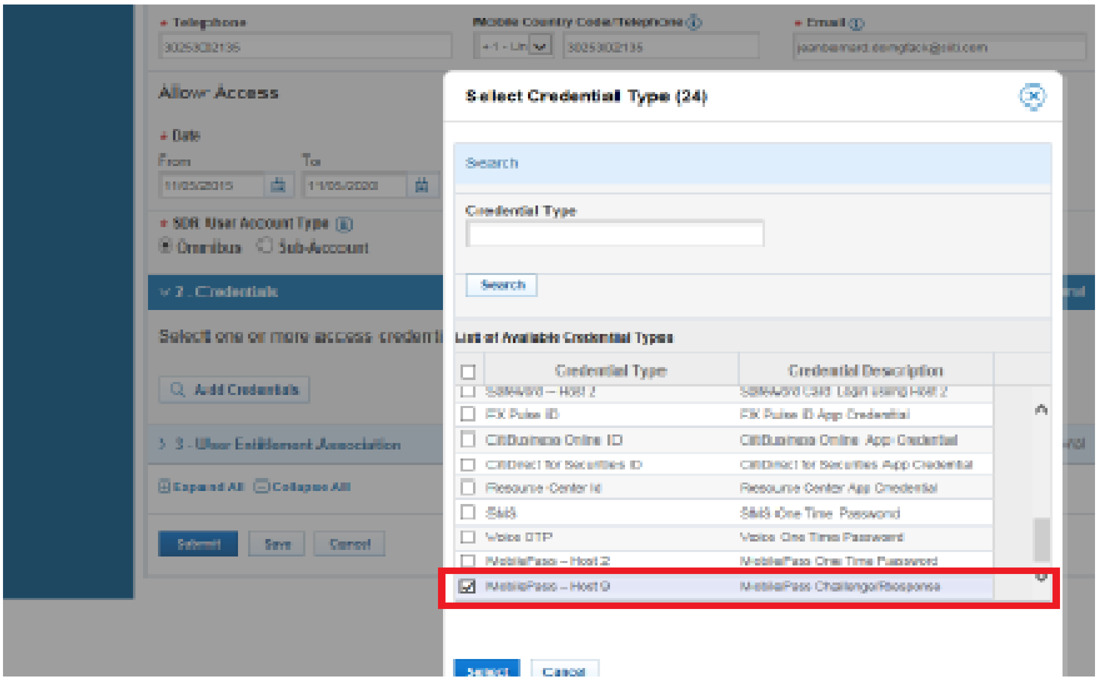
Leave the 'User ID' field blank.

2 - Credentials

Credential Type: MobilePASS - Host 9

In Create User screen, upon entering all mandatory data in “**1 – User Information**” section, scroll down to “**2 – Credentials**” and click on “**Add Credentials**”. In field Telephone please provide user mobile phone number. <u>Mobile phone number and Email address must be uniqe for each user and can not be used by other users.</u> Choose credential type “**MobilePASS – Host 9**” and Click on **Select**

<u>Please note that if a User is only being setup for MobilePASS, no other option should be selected in “2 – Credentials” field. If for example another option is chosen (Challenge/Response - Host 9), MobilePASS will not be available in “Select Credential Type” window; you will need to remove the other credential if available, by clicking on the X button next to the credential ID field.)</u>



* Telephone 30253032136

Mobile Country Code/Telephone +1 - Un 30253032135

* Email jeanbernard.esingtack@citi.com

Allow Access

* Date

From 11/05/2015 To 11/05/2020

* SDR User Account Type

● Omnibus ○ Sub-Account

2 - Credentials

Select one or more access credenti

3 - User Entitlement Association

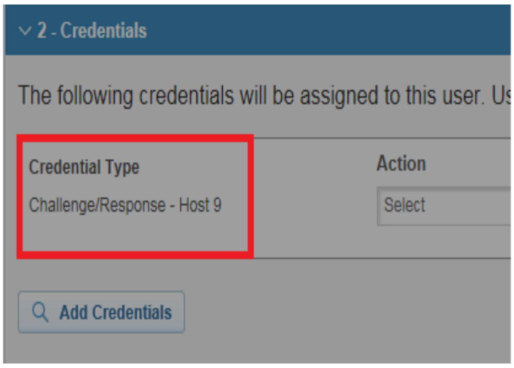
Select Credential Type (24)

Search

Credential Type

List of Available Credential Types

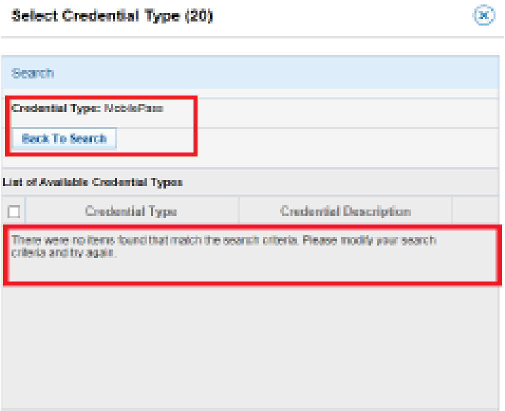
	Credential Type	Credential Description
□	SafeWord – Host 2	SafeWord Card Login using Host 2
□	FX Pulse ID	FX Pulse ID App Credential
□	CitiBusiness Online ID	CitiBusiness Online App Credential
□	CitiDirect for Securities ID	CitiDirect for Securities App Credential
□	Resource Center Id	Resource Center App Credential
□	SMS	SMS One Time Password
□	Voice OTP	Voice One Time Password
□	MobilePass – Host 2	MobilePass One Time Password
☑	MobilePass – Host 9	MobilePass Challenge/Response



2 - Credentials

The following credentials will be assigned to this user. Us

Credential Type	Action
Challenge/Response - Host 9	Select



Select Credential Type (20)

Search

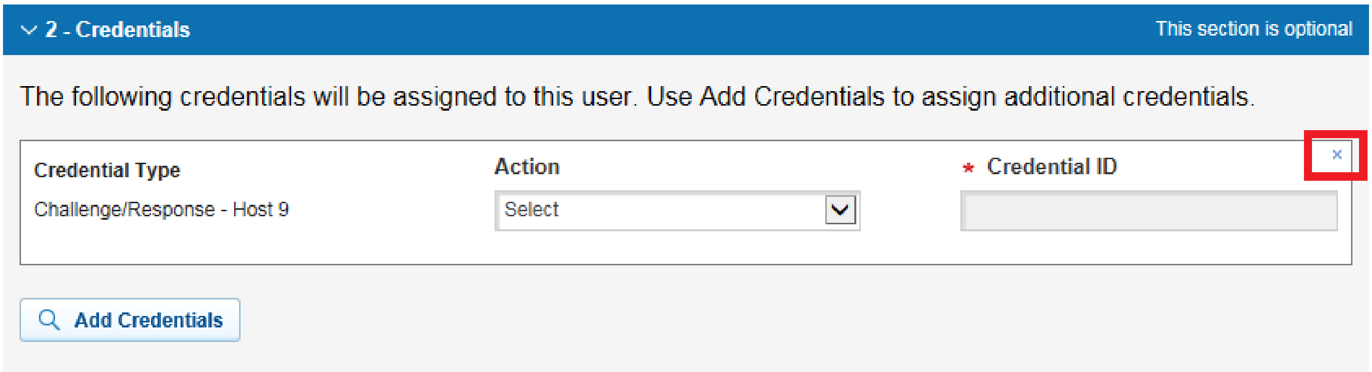
Credential Type: MobilePass

List of Available Credential Types

□	Credential Type	Credential Description

There were no items found that match the search criteria. Please modify your search criteria and try again.

To add another credential type, User has to activate MobilePASS and login to CitiDirect - after that another credential type for example Challenge/Response - Host 9 can be added.



2 - Credentials

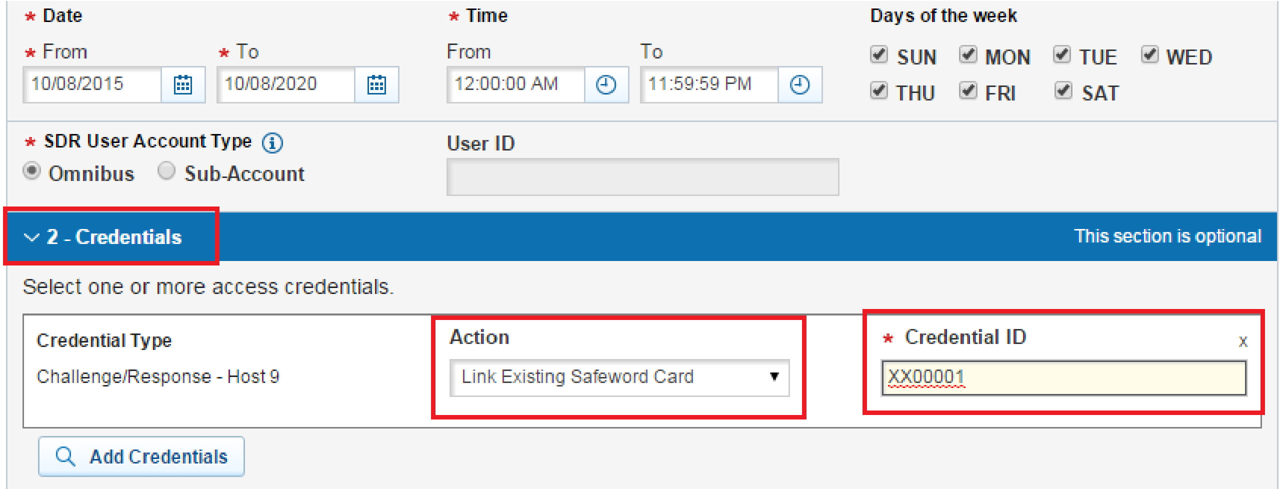
This section is optional

The following credentials will be assigned to this user. Use Add Credentials to assign additional credentials.

Credential Type	Action	* Credential ID	×
Challenge/Response - Host 9	Select		

Credential Type: SafeWord card

After you complete section 1, section 2 will become active. Expand the ‘Credentials’ section and select ‘Link Existing Safeword Card’ in the ‘Action’ drop-down menu. Next, in the ‘Credential ID’ field enter the **serial number of the Safeword card for the currently created User**, according to the instruction with assignment of the Safeword cards to particular Users that you received from the Bank.



* Date

* From 10/08/2015 * To 10/08/2020

* Time

From 12:00:00 AM To 11:59:59 PM

Days of the week

☑ SUN ☑ MON ☑ TUE ☑ WED
☑ THU ☑ FRI ☑ SAT

* SDR User Account Type ⓘ

● Omnibus ○ Sub-Account

User ID

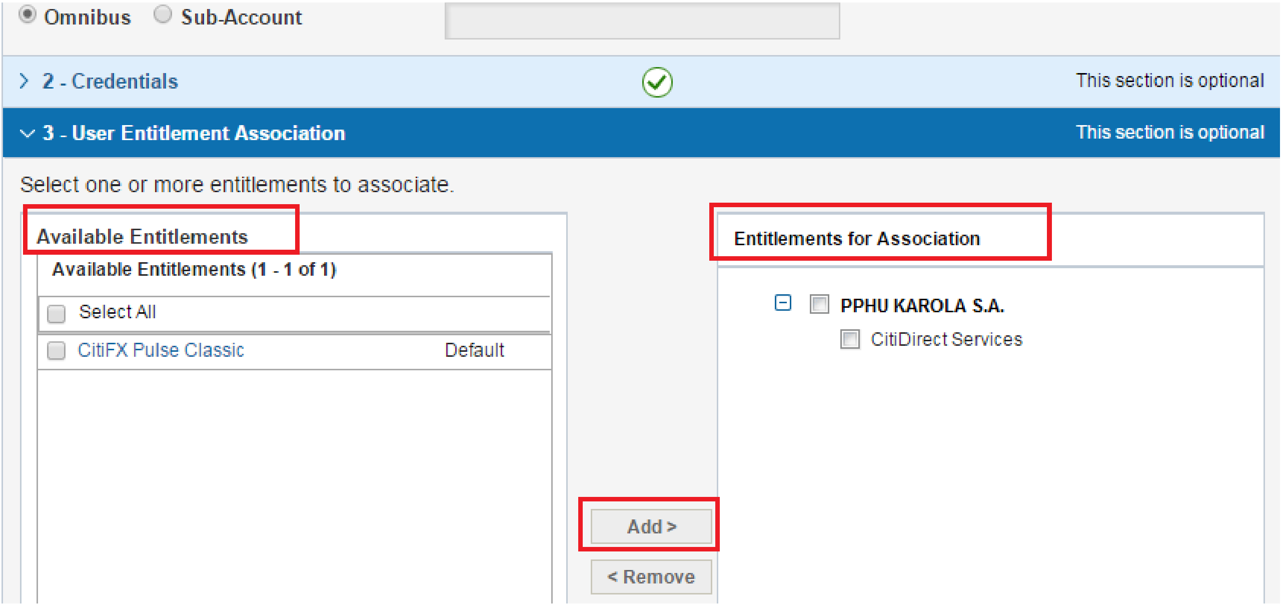
2 - Credentials — This section is optional

Select one or more access credentials.

Credential Type	Action	* Credential ID
Challenge/Response - Host 9	Link Existing Safeword Card ▾	XX00001

NOTE!: The Safeword Card number must be identical with the Safeword card number that the Bank specified for the User in the ‘*CitiDirect – Safeword Cards Assignment to Users – Security Manager’* instruction **delivered together with the Safeword cards each time such cards are issued.**

When creating a new User on the Client Profile in CitiDirect, there is an option to assign particular groups of entitlements to that User already during the creation process in section 3. ‘User Entitlement Association’. While assigning such entitlements during User creation please do not perform any of the steps described under section 3. *‘Entitling User with access to CitiDirect’* of this User Manual. To add entitlements, move them from ‘Available Entitlements’ window to ‘Entitlements for Association’ with the ‘Add’ button.



● Omnibus ○ Sub-Account

2 - Credentials ✓ — This section is optional

3 - User Entitlement Association — This section is optional

Select one or more entitlements to associate.

Available Entitlements

Available Entitlements (1 - 1 of 1)

☐ Select All

☐ CitiFX Pulse Classic — Default

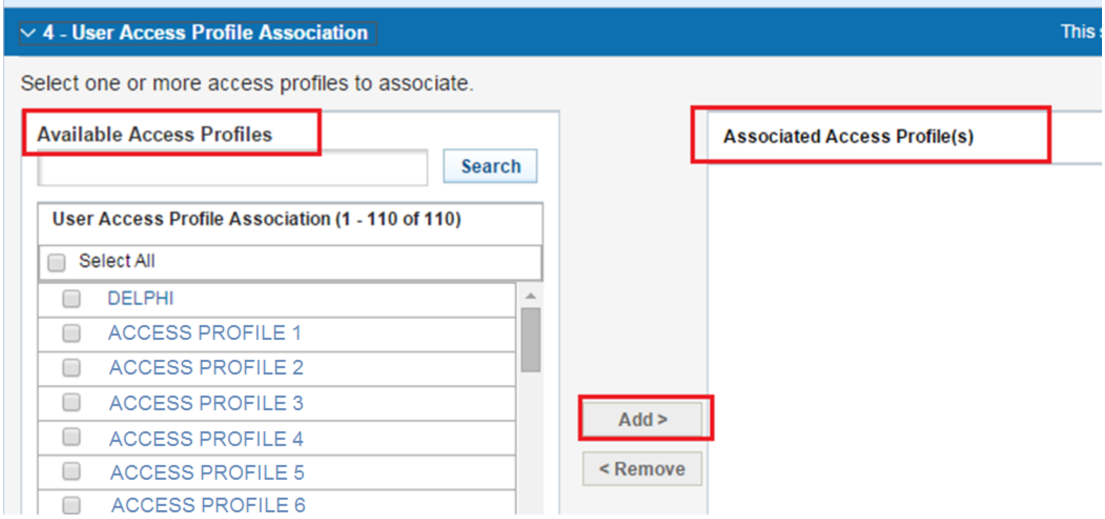
Entitlements for Association

⊟ ☐ PPHU KAROLA S.A.

☐ CitiDirect Services

If you wish to assign Security Manager entitlements to a User, select the ‘SYSTEM ADMINISTRATOR’ group from this list.

On the User creation screen it is also possible to add entitlements to payments or other functions that the User should be entitled to perform on the accounts. This access is granted in section 4. ‘User Access Profile Association’. To grant entitlements in this section, follow the steps described further in this manual. The entitlements should be added in the same way as in section 3.



4 - User Access Profile Association

Select one or more access profiles to associate.

Available Access Profiles

User Access Profile Association (1 - 110 of 110)

□ Select All

□ DELPHI

□ ACCESS PROFILE 1

□ ACCESS PROFILE 2

□ ACCESS PROFILE 3

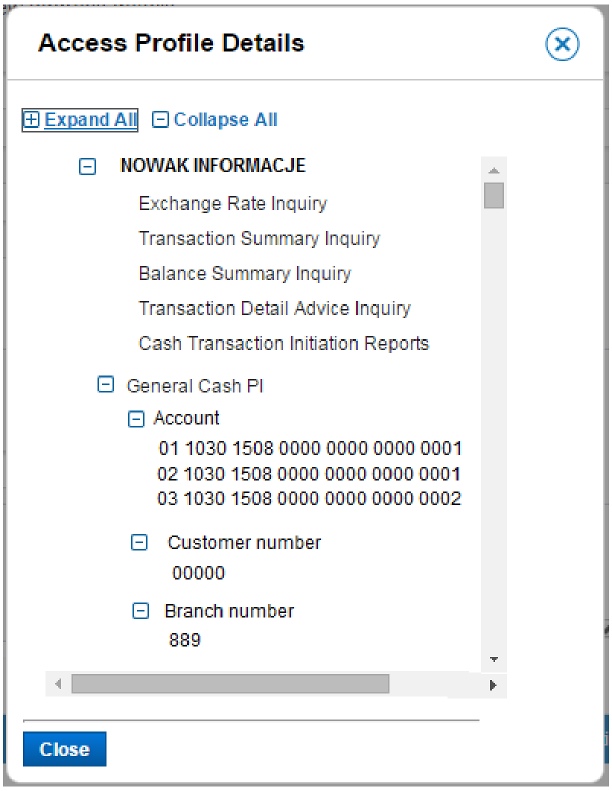
□ ACCESS PROFILE 4

□ ACCESS PROFILE 5

□ ACCESS PROFILE 6

Associated Access Profile(s)

To view the contents of an access profile, click its name. The information will appear in a separate window:



Access Profile Details

NOWAK INFORMACJE

Exchange Rate Inquiry

Transaction Summary Inquiry

Balance Summary Inquiry

Transaction Detail Advice Inquiry

Cash Transaction Initiation Reports

General Cash PI

Account

01 1030 1508 0000 0000 0000 0001

02 1030 1508 0000 0000 0000 0001

03 1030 1508 0000 0000 0000 0002

Customer number

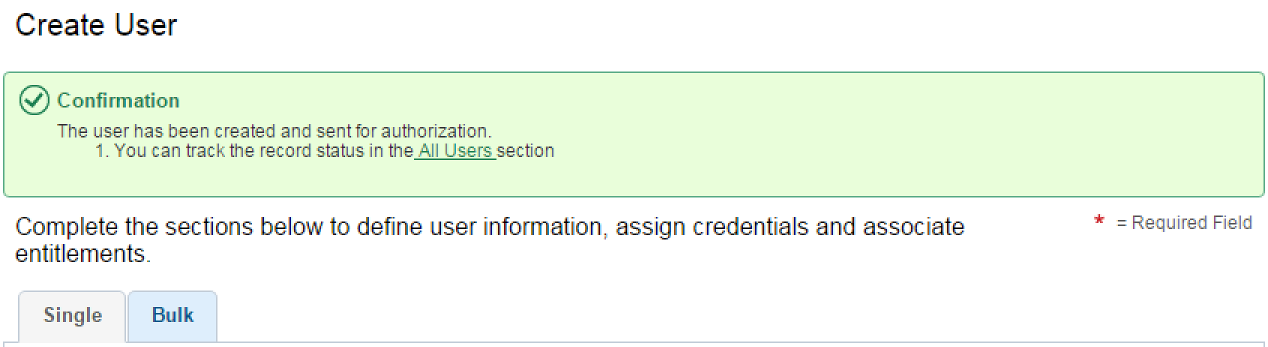
00000

Branch number

889

After completing all sections click the ‘**Submit’** button in the left lower corner of the screen to save the User.

A message will appear. It will either be a confirmation message informing that the User was sent for authorization or an error message with instructions on what needs to be corrected.



Create User

Confirmation

The user has been created and sent for authorization.

1. You can track the record status in the All Users section

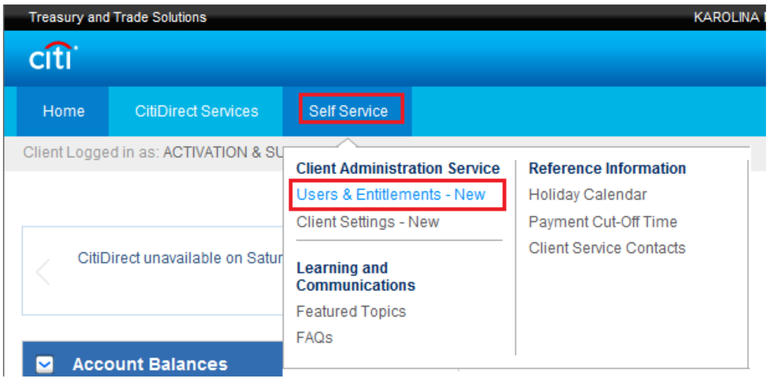
Complete the sections below to define user information, assign credentials and associate entitlements.

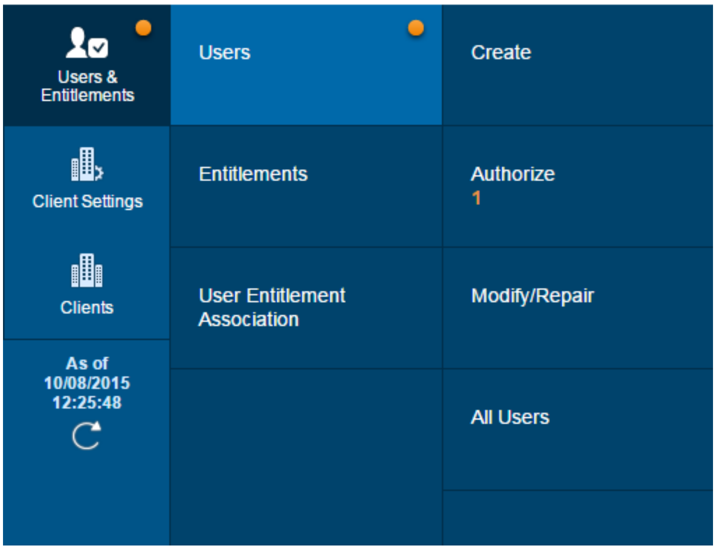
* = Required Field

2.2 Creating a User (authorizing Security Manager)

Actions of creating the User and performing modifications on the User profile, (eg. change of e-mail address) need to be authorized. The created User can be authorized by an existing User with Security Manager entitlements, other than the User who performed the creation action.

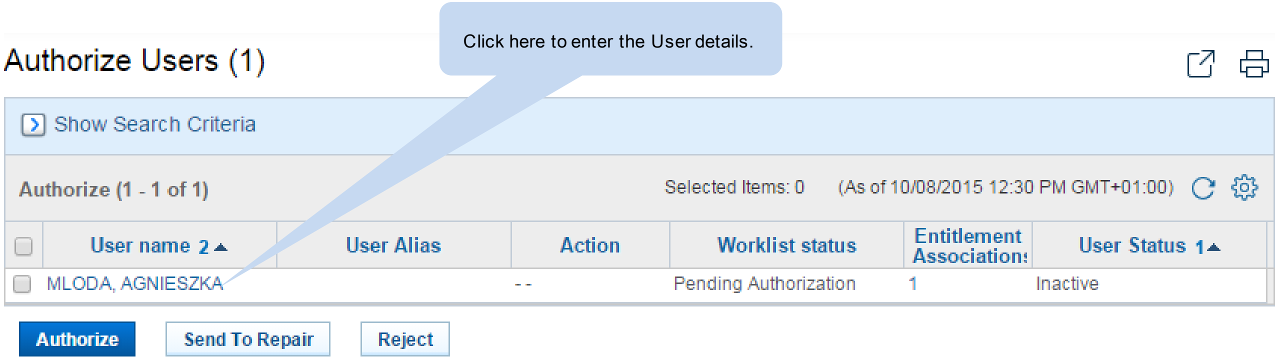
In order to authorize the User, hover over the ‘Self Service’ option in the CitiDirect BE Portal main navigation menu and then select ‘Users & Entitlements’ from the list.





Sections with records awaiting authorization are marked with an orange dot ● and a counter indicating the number of records awaiting authorization. You can enter the authorization interface by selecting: ‘Users & Entitlements’, ‘Users’, and then ‘Authorize’.

In order to authorize the User and check their details, select the appropriate record from the 'Authorize' worklist and click the field with a hyperlink (in this case: the surname and name of the User) – detailed information about this record will be displayed.



□	User name 2▲	User Alias	Action	Worklist status	Entitlement Associations	User Status 1▲
□	MLODA, AGNIESZKA		- -	Pending Authorization	1	Inactive

In the detailed view of the record you can see all the User information that has been entered by the <u>Security Manager who created the User</u>. Please always verify the correctness of this data, especially:

a) User Information – User data such as First Name, Last Name, company address and e-mail address

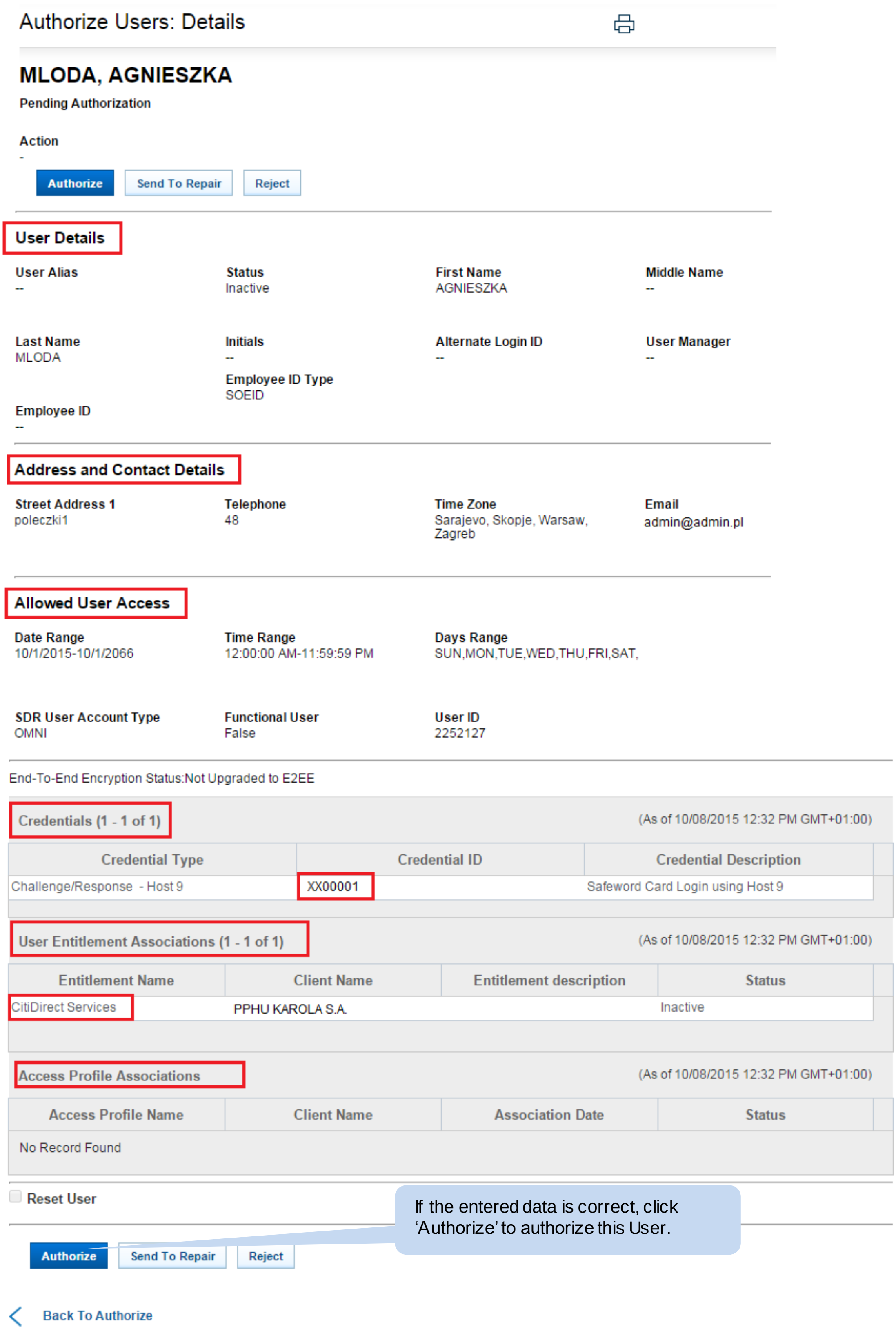
b) Access settings – date, time, days of the week when the User is entitled to work in the system

c) Credentials (i.e. Safeword card number) – must match with the Safeword card number specified for this User on the '*CitiDirect – Safeword Cards Assignment to Users*' instruction that the Security Manager received from the Bank.

d) User Entitlement Association – entitlements assigned to the User. The following entitlement should be assigned to the User: 'CitiDirect Services'. If the User should be granted Security Manager entitlements, they should also be assigned the 'SYSTEM ADMINISTRATOR' group.

e) User Access Profile Association – assignment of respective access profiles that contain entitlements to functionality related to accounts.

The below picture shows example view of details of the User submitted for authorization:



Authorize Users: Details

MLODA, AGNIESZKA

Pending Authorization

Action

-

User Details

User Alias --	Status Inactive	First Name AGNIESZKA	Middle Name --
Last Name MLODA	Initials -- Employee ID Type SOEID	Alternate Login ID --	User Manager --
Employee ID --			

Address and Contact Details

Street Address 1 poleczki1	Telephone 48	Time Zone Sarajevo, Skopje, Warsaw, Zagreb	Email admin@admin.pl

Allowed User Access

Date Range 10/1/2015-10/1/2066	Time Range 12:00:00 AM-11:59:59 PM	Days Range SUN,MON,TUE,WED,THU,FRI,SAT,
SDR User Account Type OMNI	Functional User False	User ID 2252127

End-To-End Encryption Status:Not Upgraded to E2EE

Credentials (1 - 1 of 1) (As of 10/08/2015 12:32 PM GMT+01:00)

Credential Type	Credential ID	Credential Description
Challenge/Response - Host 9	XX00001	Safeword Card Login using Host 9

User Entitlement Associations (1 - 1 of 1) (As of 10/08/2015 12:32 PM GMT+01:00)

Entitlement Name	Client Name	Entitlement description	Status
CitiDirect Services	PPHU KAROLA S.A.		Inactive

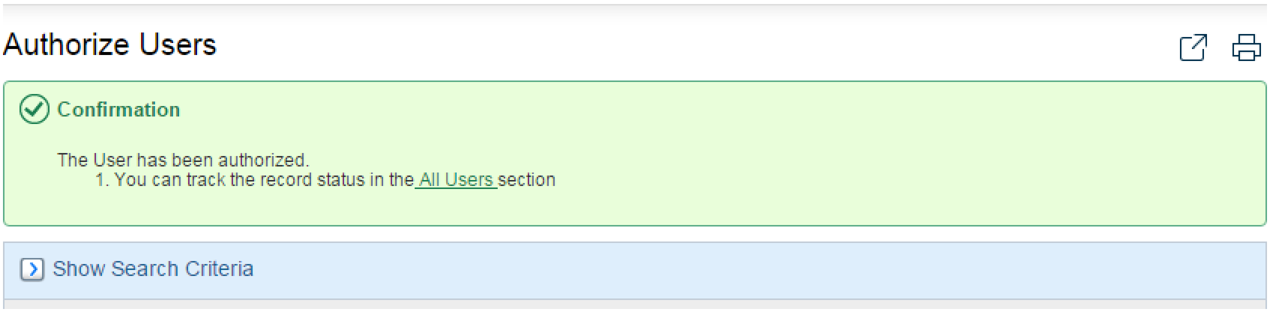
Access Profile Associations (As of 10/08/2015 12:32 PM GMT+01:00)

Access Profile Name	Client Name	Association Date	Status
No Record Found			

□ Reset User

If the entered data is correct, click 'Authorize' to authorize this User.

In order to authorize a User record, click the 'Authorize' button. A window will appear informing about successful authorization of User profile or possible errors.



Authorize Users

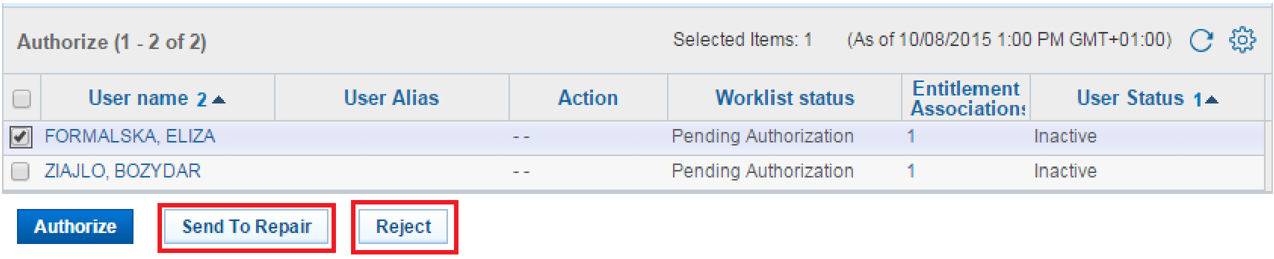
Confirmation

The User has been authorized.
1. You can track the record status in the All Users section

In case of any errors in the entered data, the created record should be sent to repair (sending to repair has been described in the 2.3 section of the hereby Manual) or rejected. If you choose to reject the record, you will be able to create the User again according to section 2.1 of the Manual.

2.3 Repairing, modifying or rejecting User record changes

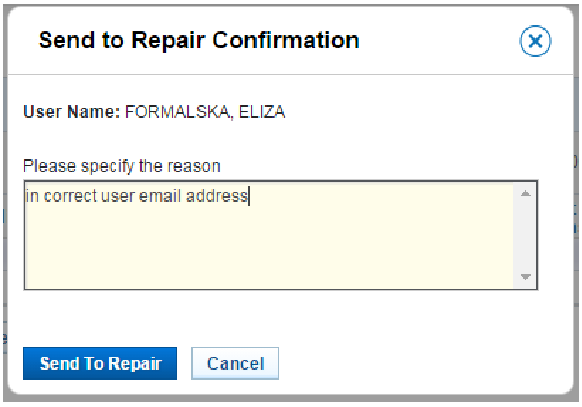
In case of discovering errors while verifying the data entered by the creating Security Manager, the authorizing Security Manager can choose to either send the verified record (i.e. User creation/modification) to repair or can decide to reject it. If the authorizing Security Manager rejects the newly created record (for instance: if the User is not supposed to have access to the system) – the record representing the created User will disappear from the system. The User can be created in the system again in the future should such need arise.



Authorize (1 - 2 of 2) Selected Items: 1 (As of 10/08/2015 1:00 PM GMT+01:00)

□	User name 2 ▲	User Alias	Action	Worklist status	Entitlement Associations	User Status 1 ▲
☑	FORMALSKA, ELIZA		--	Pending Authorization	1	Inactive
□	ZIAJLO, BOZYDAR		--	Pending Authorization	1	Inactive

After choosing ‘Send to Repair’ or ‘Reject’ options, the system will additionally ask you for the reason for correction or rejection of the record. Specify the reason and then click ‘Send to Repair’ or ‘Reject’ to confirm.



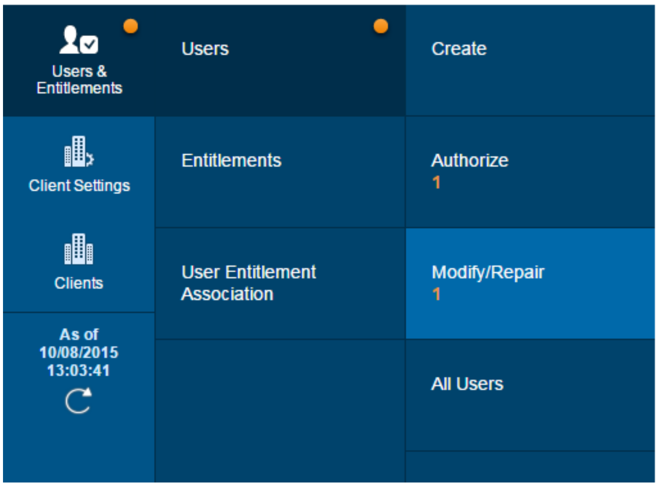
Send to Repair Confirmation

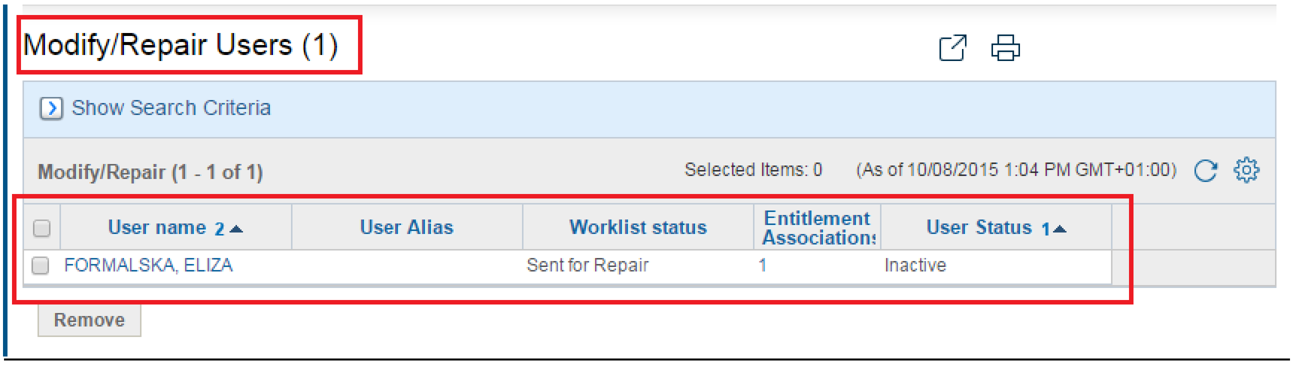
User Name: FORMALSKA, ELIZA

Please specify the reason

in correct user email address

The record, which has been sent ‘To Repair’ will appear on the ‘Modify/Repair’ worklist, where User data can be corrected or rejected (refer to the example below):





Modify/Repair Users (1)

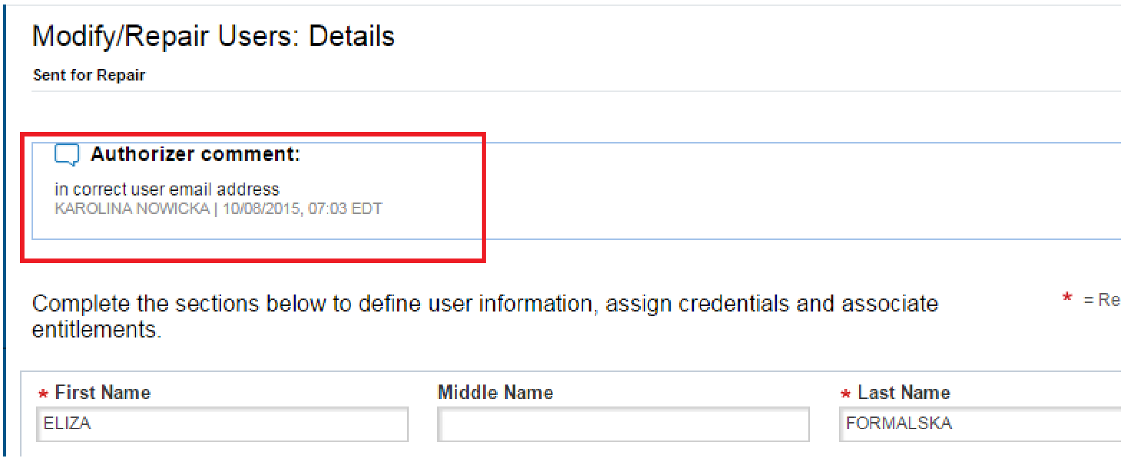
Show Search Criteria

Modify/Repair (1 - 1 of 1) Selected Items: 0 (As of 10/08/2015 1:04 PM GMT+01:00)

□	User name 2 ▲	User Alias	Worklist status	Entitlement Associations	User Status 1 ▲
□	FORMALSKA, ELIZA		Sent for Repair	1	Inactive

Remove

To see the reason why the record was sent to repair go to User details by clicking the hyperlink (in this case: the surname and name of the User). An additional window will appear on the User data screen, providing information on the reason entered by the authorizing Security Manager who sent the record to repair.



Modify/Repair Users: Details

Sent for Repair

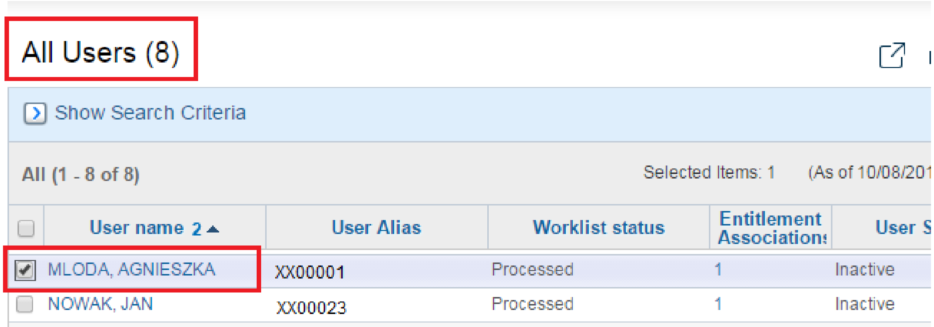
Authorizer comment:

in correct user email address
KAROLINA NOWICKA | 10/08/2015, 07:03 EDT

Complete the sections below to define user information, assign credentials and associate entitlements. * = Re

* First Name	Middle Name	* Last Name
ELIZA		FORMALSKA

To modify an existing User please select the User on the ‘All Users’ worklist (refer to the example below). To enter the User details, click the field with a hyperlink (in this case: the surname and name of the User). A window with User data will then be displayed where the data can be modified. Afterwards the modified record can be submitted for authorization as described under section *2.1. User creation (creating Security Manager)* of the User Manual.



All Users (8)

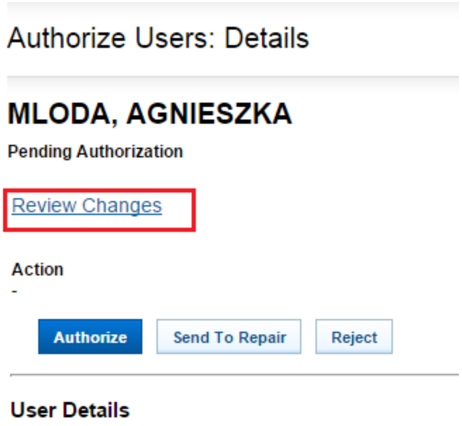
Show Search Criteria

All (1 - 8 of 8)

Selected Items: 1 (As of 10/08/201

☐	User name 2 ▲	User Alias	Worklist status	Entitlement Associations	User S
☑	MLODA, AGNIESZKA	XX00001	Processed	1	Inactive
☐	NOWAK, JAN	XX00023	Processed	1	Inactive

In case of authorization of the User who has already existed in the system when his information was being changed, the authorizing Security Manager can check what information has been changed by selecting the ‘**Review Changes**’ option at the bottom of User details screen (refer to the example below).



Authorize Users: Details

MLODA, AGNIESZKA

Pending Authorization

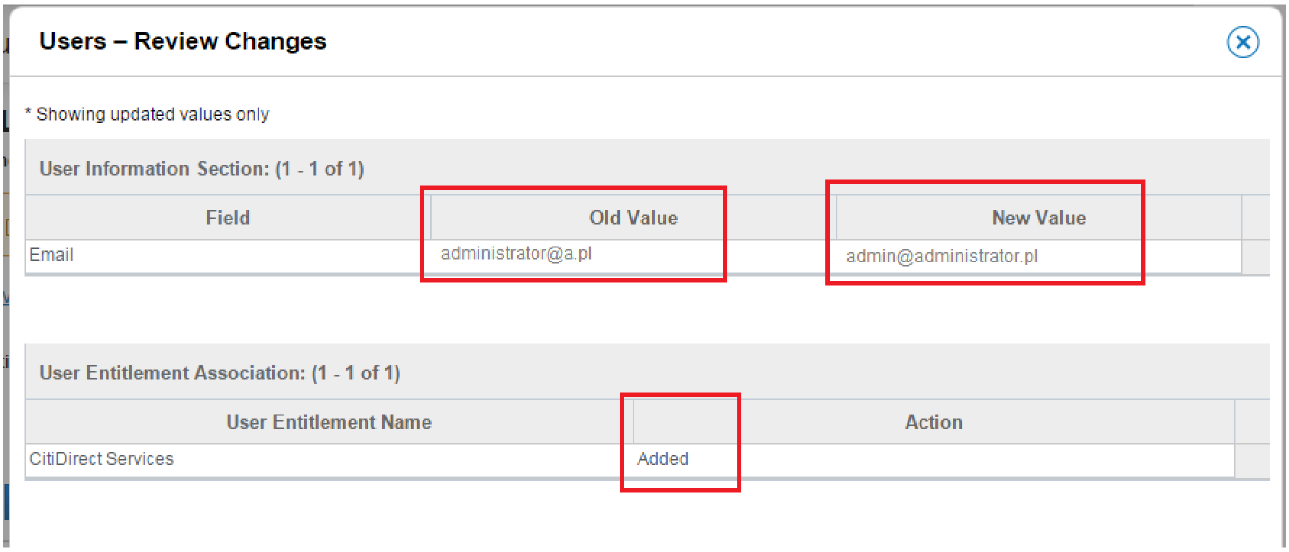
Review Changes

Action

-

User Details

After clicking ‘Review Changes’ button a new window will appear, where the data that has been changed will be displayed as old and new values side-by-side or as information about added or removed values:



Users – Review Changes

* Showing updated values only

User Information Section: (1 - 1 of 1)

Field	Old Value	New Value
Email	administrator@a.pl	admin@administrator.pl

User Entitlement Association: (1 - 1 of 1)

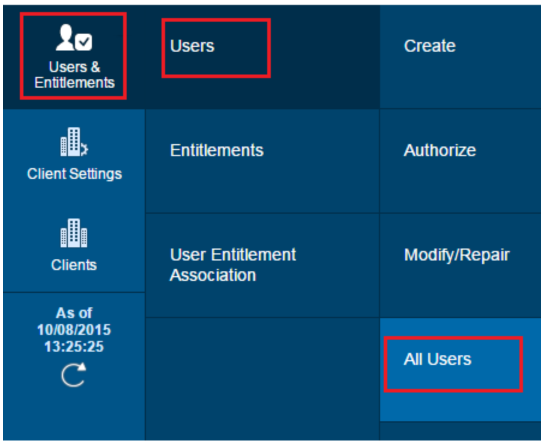
User Entitlement Name		Action
CitiDirect Services	Added	

If the authorizing Security Manager rejects the modified record its content will be reversed to the state from before the change was made.

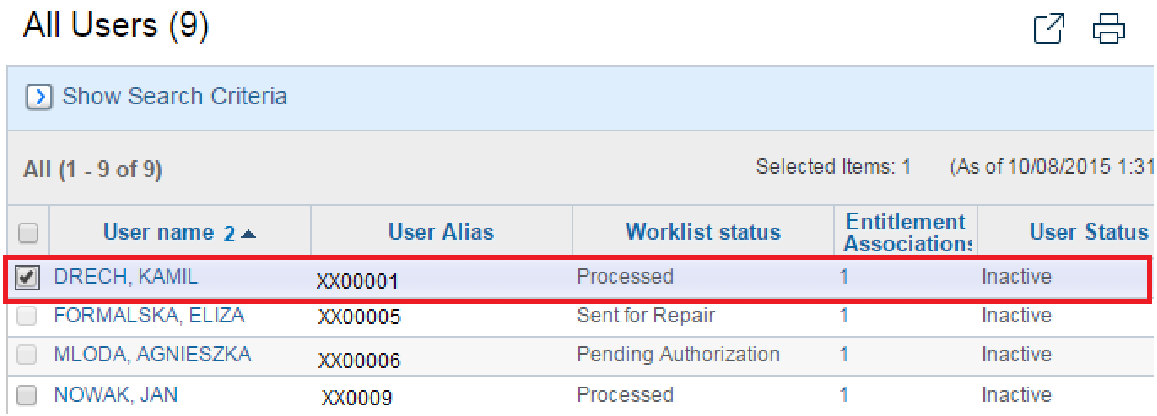
NOTE!: Modifying the Last Name of the User that already exists in the system is performed by the Bank - if the Security Manager makes such a change on their own, it may result in the User in question being blocked in the system. Performing such a change requires sending a prior written notice to the Bank containing information about the previous and new surname, ID card number and the Safeword card number of the User whose data should be modified. Such data modification can be performed only for the User's last name - **there is no possibility to transfer ownership of a Safeword card from one User to another. In case of performing modification of last name for the User entitled to the authorization of payments from a particular account -** filing a new '*Personal data of persons making transactions/statements of will in the name of the Account Holder / Client*' form with the Bank is required in order for such a change to become active in the system.

2.4 Deleting a User (creating Security Manager)

In order to delete an existing User from the system, after you login to the CitiDirect BE portal, select 'Users & Entitlements', then 'Users', and then the 'All Users' section.



Select the User who should be deleted from the system by going into the details of that User.



All Users (9)

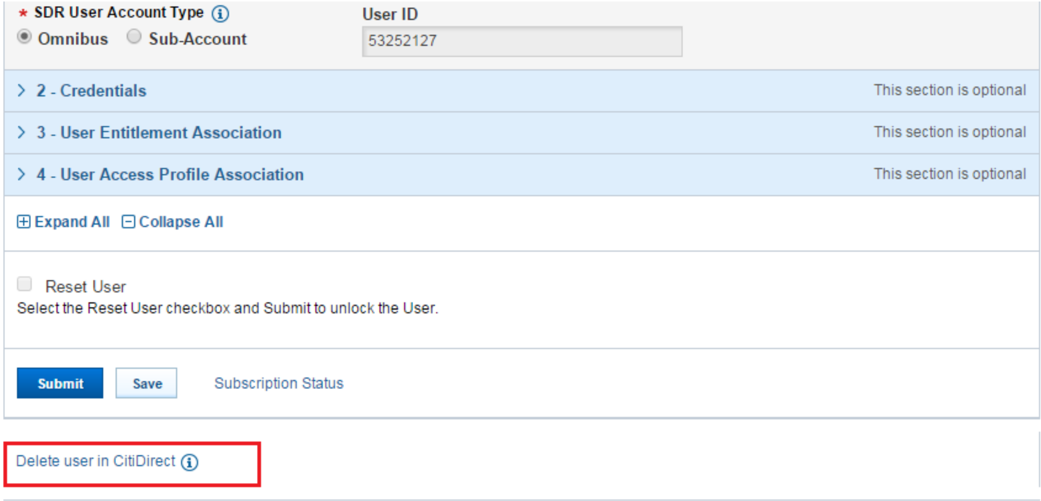
Show Search Criteria

All (1 - 9 of 9)

Selected Items: 1 (As of 10/08/2015 1:31

□	User name 2 ▲	User Alias	Worklist status	Entitlement Association:	User Status
☑	DRECH, KAMIL	XX00001	Processed	1	Inactive
□	FORMALSKA, ELIZA	XX00005	Sent for Repair	1	Inactive
□	MLODA, AGNIESZKA	XX00006	Pending Authorization	1	Inactive
□	NOWAK, JAN	XX0009	Processed	1	Inactive

After entering the view of User details, select ‘**Delete User in CitiDirect**’ option.



* SDR User Account Type

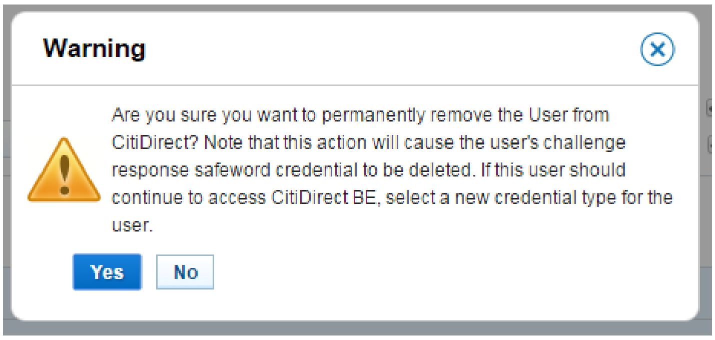
● Omnibus ○ Sub-Account

User ID: 53252127

□ Reset User

Select the Reset User checkbox and Submit to unlock the User.

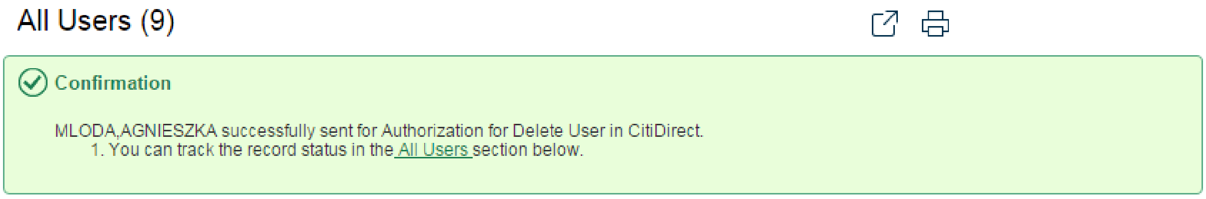
After the ‘Delete User in CitiDirect’ option is selected, the system will ask you if you are sure you want to delete the User from the system. If you are sure, please confirm by clicking ‘Yes’ or ‘No’, in case the User should remain in the system.



Warning

Are you sure you want to permanently remove the User from CitiDirect? Note that this action will cause the user's challenge response safeword credential to be deleted. If this user should continue to access CitiDirect BE, select a new credential type for the user.

If ‘Yes’ is selected, the User deletion will be submitted for authorization – a confirmation will appear, as shown below:



All Users (9)

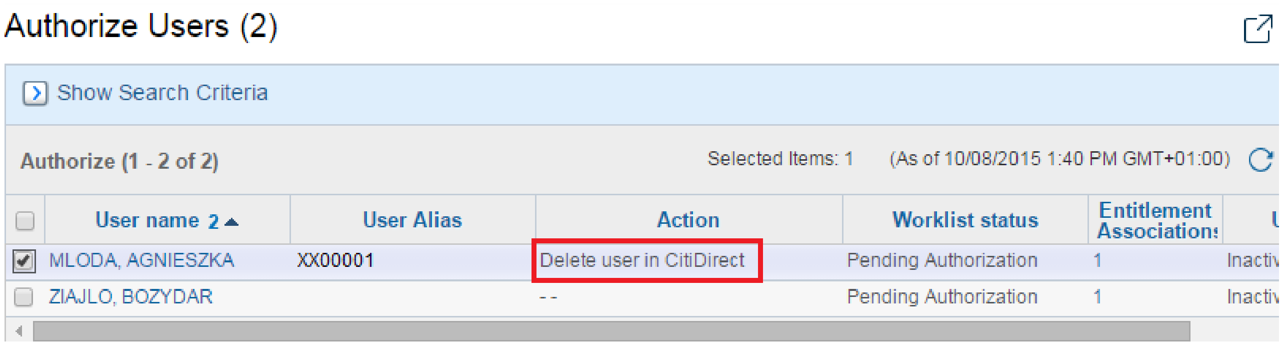
Confirmation

MLODA,AGNIESZKA successfully sent for Authorization for Delete User in CitiDirect.

1. You can track the record status in the All Users section below.

2.5 Deleting a User (authorizing Security Manager)

Authorizing deletion of a User from the system is performed according to the section 2.2 of the hereby User Manual – the only difference is the description in the ‘Action’ column (refer to the example below), which informs about the removal of the User from CitiDirect:



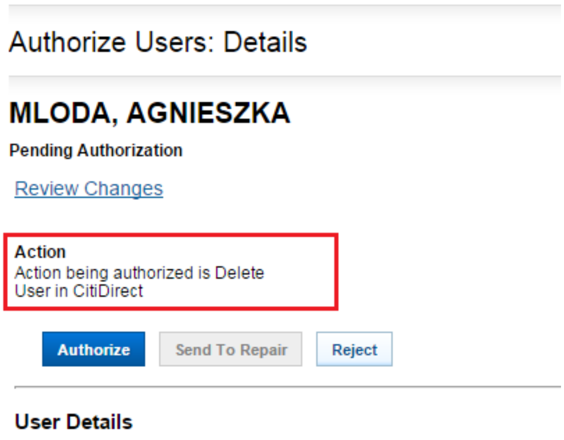
Authorize Users (2)

Show Search Criteria

Authorize (1 - 2 of 2)   Selected Items: 1   (As of 10/08/2015 1:40 PM GMT+01:00)

☐	User name 2 ▲	User Alias	Action	Worklist status	Entitlement Associations	U
☑	MLODA, AGNIESZKA	XX00001	Delete user in CitiDirect	Pending Authorization	1	Inactiv
☐	ZIAJLO, BOZYDAR		- -	Pending Authorization	1	Inactiv

and the User details that provide information about the action which is currently being authorized (‘Delete User in CitiDirect’).



Authorize Users: Details

MLODA, AGNIESZKA

Pending Authorization

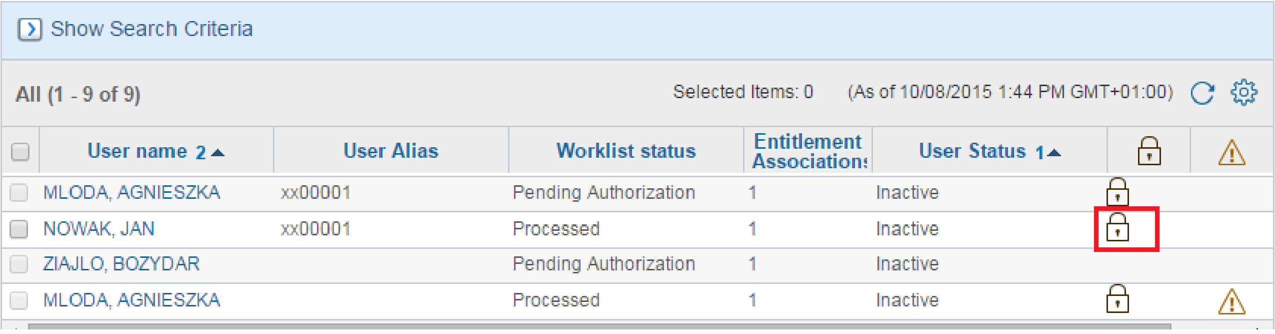
Review Changes

Action
Action being authorized is Delete User in CitiDirect

User Details

NOTE! **There is no possibility to restore the User who has been deleted from the system.** In order to assign entitlements to the deleted User, **it is necessary to request the issuing of a new Safeword card** by the means of delivering a new completed ‘*CitiDirect - Request for Safeword cards and PIN issuance – Security Manager*’ form to the Bank and specifying data of the User who should be created in the system and for whom the new card should be issued.

After the User is deleted from the system, they will still remain visible on the User list with appropriate flag 🔒 (please refer to the example below). This flag is used both for deleted and blocked users.

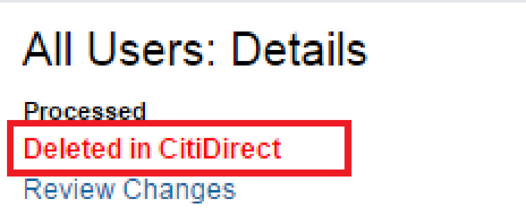


Show Search Criteria

All (1 - 9 of 9) Selected Items: 0 (As of 10/08/2015 1:44 PM GMT+01:00)

□	User name 2▲	User Alias	Worklist status	Entitlement Associations	User Status 1▲	🔒	⚠
□	MLODA, AGNIESZKA	xx00001	Pending Authorization	1	Inactive	🔒	
□	NOWAK, JAN	xx00001	Processed	1	Inactive	🔒	
□	ZIAJLO, BOZYDAR		Pending Authorization	1	Inactive		
□	MLODA, AGNIESZKA		Processed	1	Inactive	🔒	⚠

Additionally, there is information about User deletion in the User details.



All Users: Details

Processed

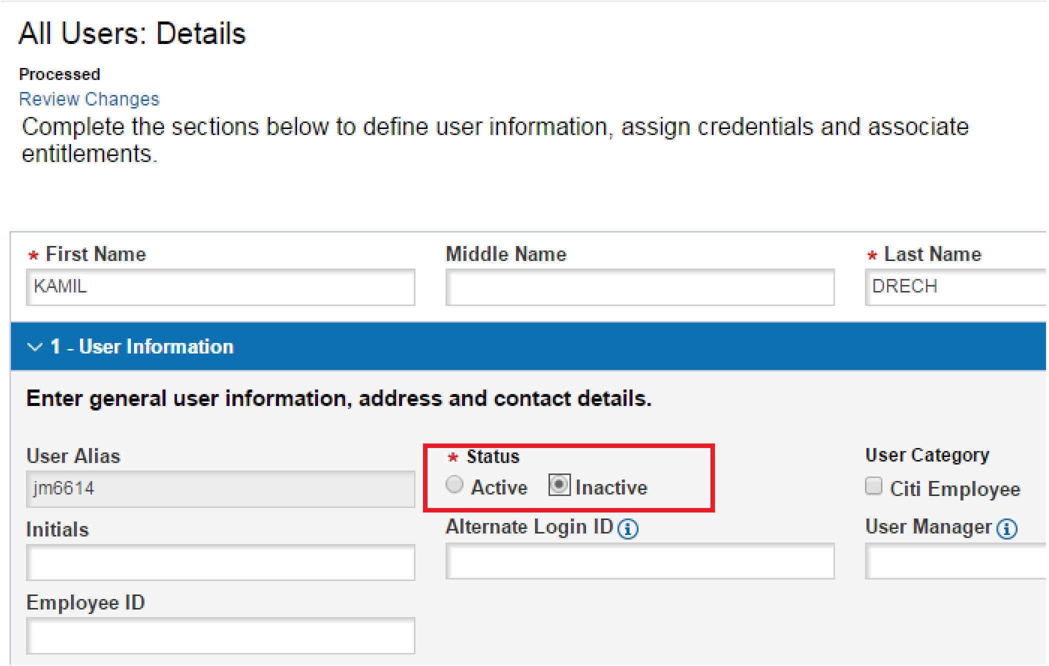
Deleted in CitiDirect

Review Changes

2.6 Blocking a User (creating Security Manager)

If you do not wish to permanently delete the User from the system, you can choose to temporarily block them instead. The User can be blocked in two ways:

a) By changing the User's status – immediately blocks the User in the system – 'All Users' section, select the User who should be blocked in the system (like in the section 2.4 of the hereby Manual), and then in the User details change their status to *'Inactive'.*



All Users: Details

Processed

Review Changes

Complete the sections below to define user information, assign credentials and associate entitlements.

* First Name: KAMIL

Middle Name:

* Last Name: DRECH

1 - User Information

Enter general user information, address and contact details.

User Alias: jm6614

* Status: ○ Active ● Inactive

User Category: □ Citi Employee

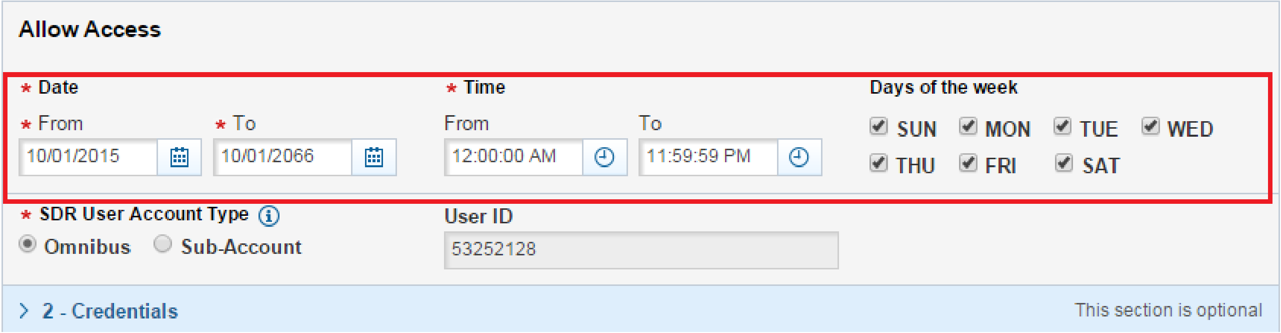
Initials:

Alternate Login ID:

User Manager:

Employee ID:

b) <u>By changing the range of dates of the User's system access</u> - blocking the User in this way means that he will be unable to log into the system after certain date. In this section you can additionally specify the hours during which the User should be active or select the days of the week on which he can work.



Allow Access

* Date

* From 10/01/2015

* To 10/01/2066

* Time

From 12:00:00 AM

To 11:59:59 PM

Days of the week

☑ SUN ☑ MON ☑ TUE ☑ WED

☑ THU ☑ FRI ☑ SAT

* SDR User Account Type

● Omnibus ○ Sub-Account

User ID 53252128

Each of the actions described above needs to be submitted for authorization. Both methods of blocking the User are reversible. This means that the User who has been marked as '*Inactive*' can be later marked as '*Active*' again, and for the User whose access to the system has expired, a new prolonged date of access can be specified.

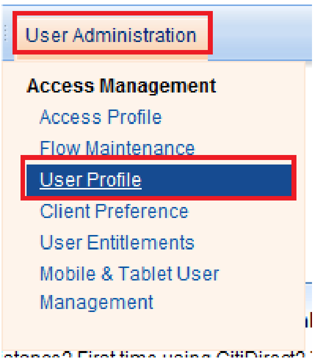
NOTE: If the User remains blocked for longer than 12 months, a form needs to be filed with the Bank, requesting the replacement of their Safeword card.

2.7 Blocking a User (authorizing Security Manager)

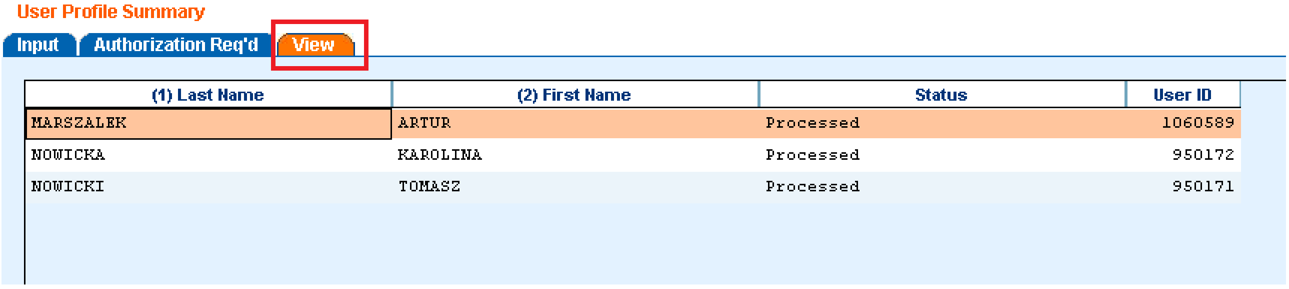
The authorization of blocking the User is performed as described under section *2.2 'Creating a User (authorizing Security Manager)'* of the hereby User Manual.

2.8 Viewing existing Users

To view the list of existing Users on the Client profile can be accessed from CitiDirect Services window. In order to do that, after logging into the CitiDirect BE portal, select 'CitiDirect Services' on the main navigation bar. The CitiDirect application will load in a separate window. In this new window hover over 'User Administration' option on the navigation bar and select 'User Profile' (as shown below).



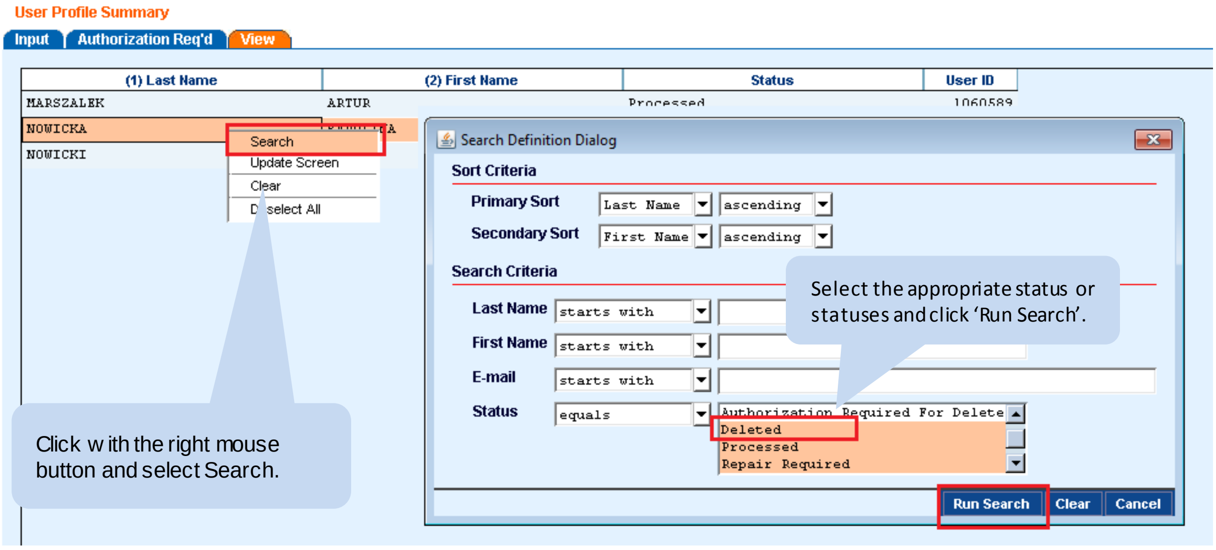
After ‘User Profile’ option is selected a list, similar to the one shown below, will appear. In order to display the list of Users on the Client’s profile, go to the ‘**View**’ tab.



(1) Last Name	(2) First Name	Status	User ID
MARSZALEK	ARTUR	Processed	1060589
NOWICKA	KAROLINA	Processed	950172
NOWICKI	TOMASZ	Processed	950171

<u>The default list</u> contains the Users who have been ‘Processed’ and those who require to be authorized or repaired. In order to view the deleted Users as well, right click on the list of Users and select ‘Search’ option (as shown below). An additional ‘Search Definition Dialog’ window will appear. Under the ‘Search Criteria’ section expand the ‘Status’ drop-down and holding the CTRL button down on the keyboard add the ‘*Deleted*’ status to the selection. If you wish to display only the Users with one particular status, select only that single status on the list (in this case there is no need to hold down the CTRL button).

After the selection of status(es), click ‘**Run Search**’.



(1) Last Name	(2) First Name	Status	User ID
MARSZALEK	ARTUR	Processed	1060589
NOWICKA			
NOWICKI			

Sort Criteria

Primary Sort: Last Name, ascending

Secondary Sort: First Name, ascending

Search Criteria

Last Name: starts with

First Name: starts with

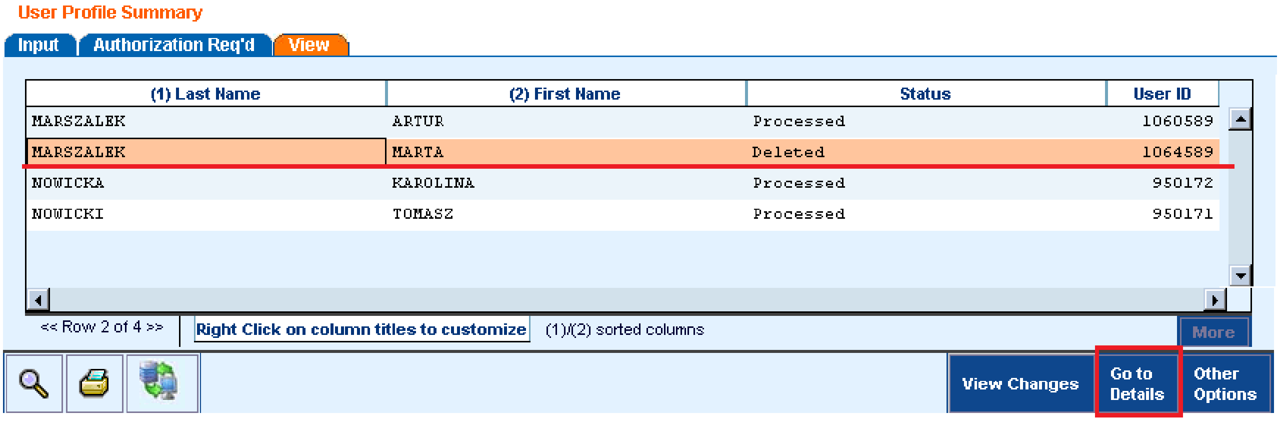
E-mail: starts with

Status: equals — Authorization Required For Delete, Deleted, Processed, Repair Required

Select the appropriate status or statuses and click ‘Run Search’.

Click with the right mouse button and select Search.

The View tab also allows checking of such User details such as address, Safeword card number etc. To access this information, select a User and press ‘Go to Details’ (as shown below).

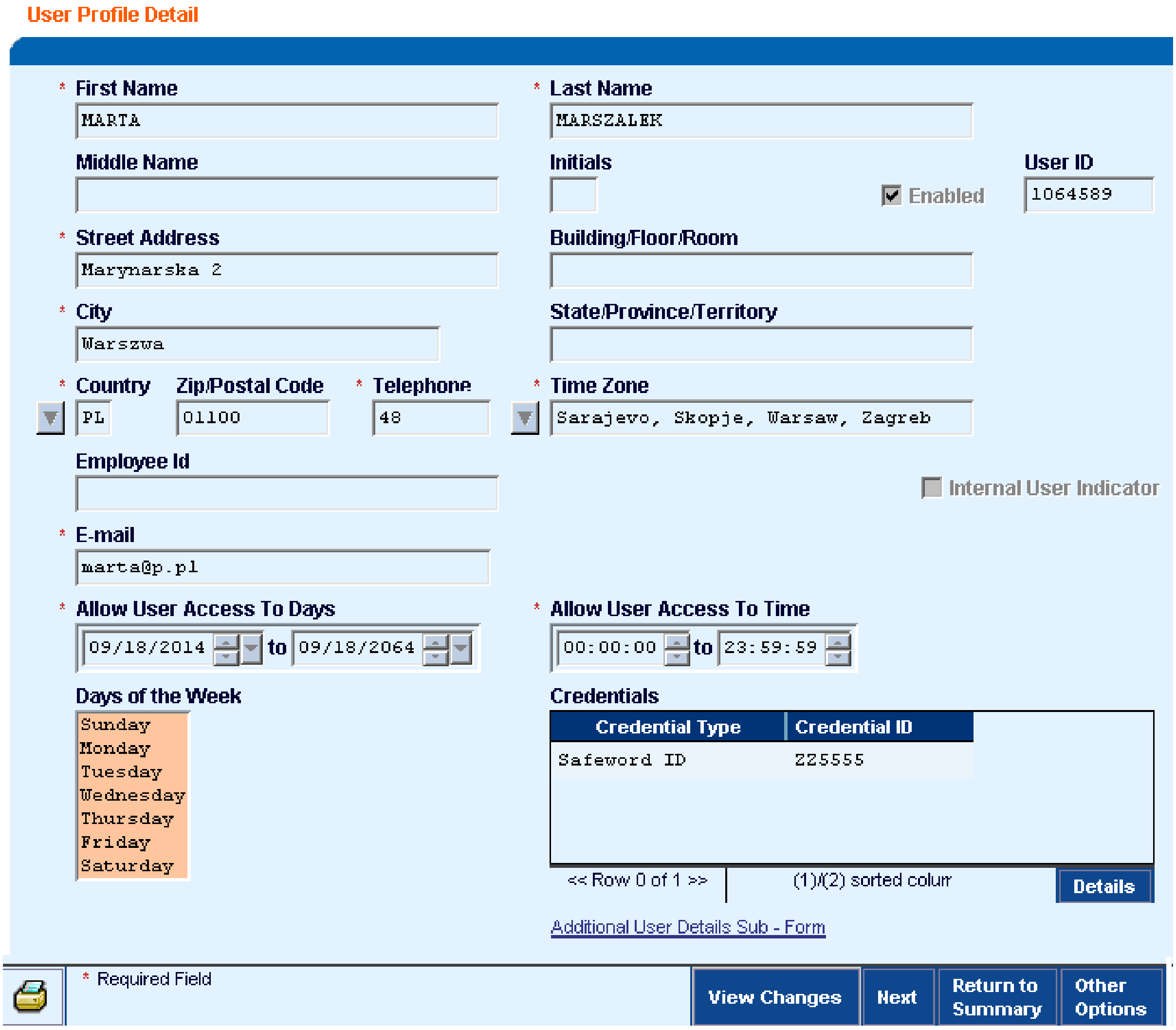


User Profile Summary

(1) Last Name	(2) First Name	Status	User ID
MARSZALEK	ARTUR	Processed	1060589
MARSZALEK	MARTA	Deleted	1064589
NOWICKA	KAROLINA	Processed	950172
NOWICKI	TOMASZ	Processed	950171

<< Row 2 of 4 >> Right Click on column titles to customize (1)/(2) sorted columns

A window containing User data will appear (refer to the example below).



User Profile Detail

* First Name	MARTA
* Last Name	MARSZALEK
Middle Name	
Initials	
☑ Enabled	
User ID	1064589
* Street Address	Marynarska 2
Building/Floor/Room	
* City	Warszwa
State/Province/Territory	
* Country	PL
Zip/Postal Code	01100
* Telephone	48
* Time Zone	Sarajevo, Skopje, Warsaw, Zagreb
Employee Id	
□ Internal User Indicator	
* E-mail	marta@p.pl
* Allow User Access To Days	09/18/2014 to 09/18/2064
* Allow User Access To Time	00:00:00 to 23:59:59
Days of the Week	Sunday Monday Tuesday Wednesday Thursday Friday Saturday

Credentials

Credential Type	Credential ID
Safeword ID	ZZ5555

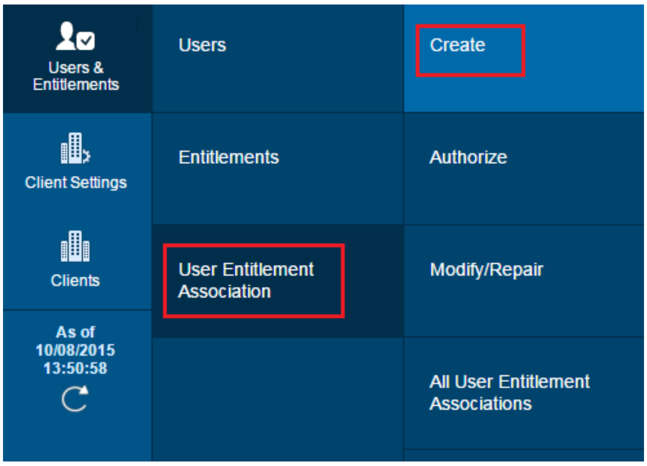
<< Row 0 of 1 >> (1)/(2) sorted colum

* Required Field

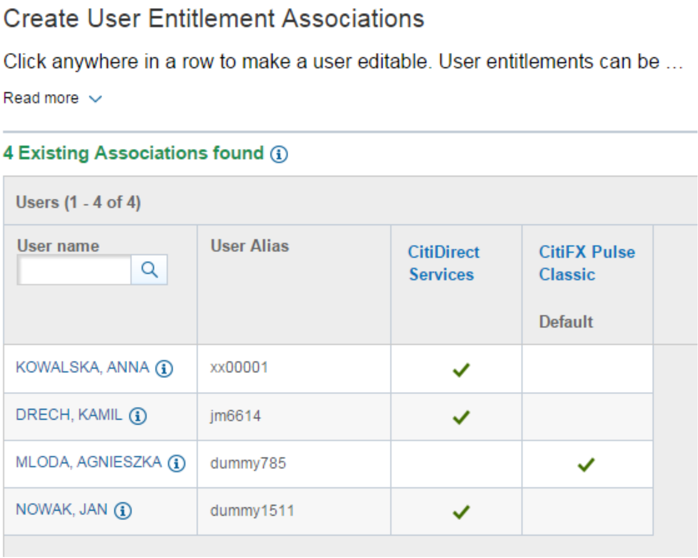
3. Entitling a User with access to CitiDirect

3.1 Entitling a User with access to CitiDirect (creating Security Manager)

If the CitiDirect access entitlements have not been assigned during the User creation process according to the steps described under section *2.1 'Creating a User (creating Security Manager')* they must be assigned separately. To do that, log into CitiDirect BE portal, hover over 'Self Service' option on the navigation bar and select 'User Entitlement Association' in the 'Users & Entitlements' section and then select 'Create'.



A list of all Users and their Entitlements will appear. Entitlements assigned to a User are marked with ✓ .



Create User Entitlement Associations

Click anywhere in a row to make a user editable. User entitlements can be ...

Read more

4 Existing Associations found

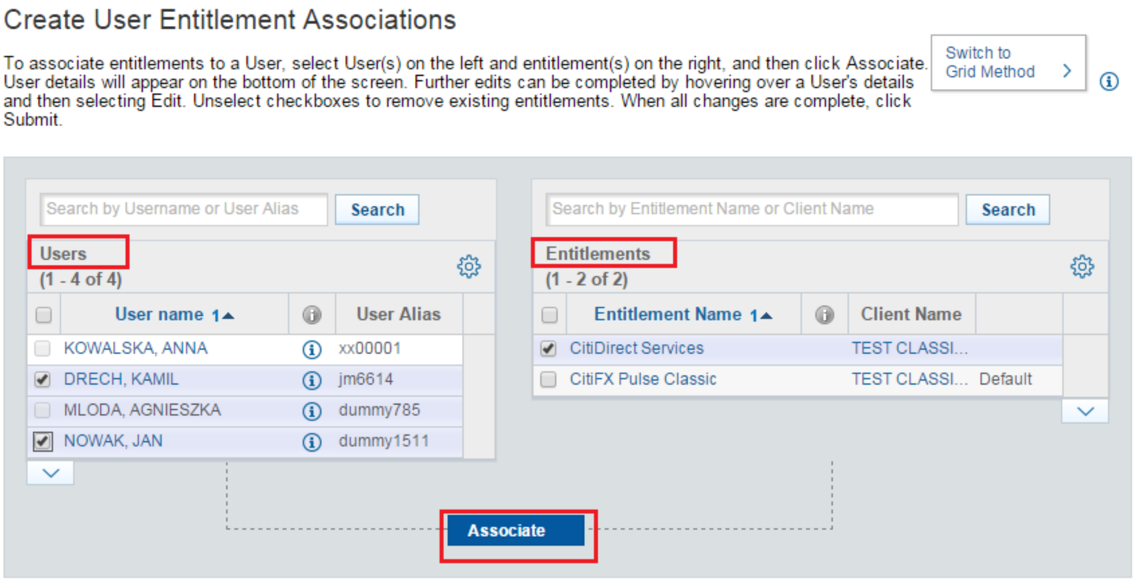
Users (1 - 4 of 4)

User name	User Alias	CitiDirect Services	CitiFX Pulse Classic Default
KOWALSKA, ANNA	xx00001	✓	
DRECH, KAMIL	jm6614	✓	
MLODA, AGNIESZKA	dummy785		✓
NOWAK, JAN	dummy1511	✓	

Check 'CitiDirect Services' (if you want to entitle the User with access to CitiDirect), or 'System Administrator' (if you wish to entitle the User with the role of Security Manager), and confirm the changes.

The above view option is available if the total number of Users is less than 50. Otherwise Create User Entitlement Association will be opened in batch addition view.

In case of batch Entitlement association in the list of Users select the ones to whom you want to give Entitlements and in the list of Entitlements select the ones you want to give them. Then click on ‘Associate’.



Create User Entitlement Associations

To associate entitlements to a User, select User(s) on the left and entitlement(s) on the right, and then click Associate. User details will appear on the bottom of the screen. Further edits can be completed by hovering over a User's details and then selecting Edit. Unselect checkboxes to remove existing entitlements. When all changes are complete, click Submit.

Switch to Grid Method
Search by Username or User Alias
Search
Search by Entitlement Name or Client Name
Search
Associate

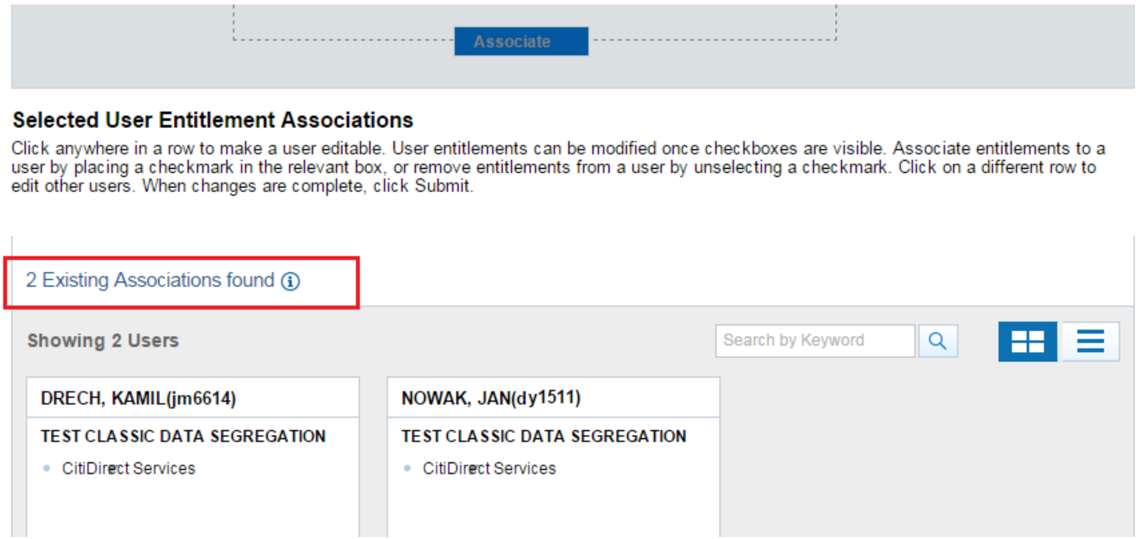
Users
(1 - 4 of 4)

□	User name 1▲	ⓘ	User Alias
□	KOWALSKA, ANNA	ⓘ	xx00001
☑	DRECH, KAMIL	ⓘ	jm6614
□	MLODA, AGNIESZKA	ⓘ	dummy785
☑	NOWAK, JAN	ⓘ	dummy1511

Entitlements
(1 - 2 of 2)

□	Entitlement Name 1▲	ⓘ	Client Name	
☑	CitiDirect Services		TEST CLASSI...	
□	CitiFX Pulse Classic		TEST CLASSI...	Default

The assignment of entitlements is confirmed in the ‘Existing Associations found’ table:



Selected User Entitlement Associations

Click anywhere in a row to make a user editable. User entitlements can be modified once checkboxes are visible. Associate entitlements to a user by placing a checkmark in the relevant box, or remove entitlements from a user by unselecting a checkmark. Click on a different row to edit other users. When changes are complete, click Submit.

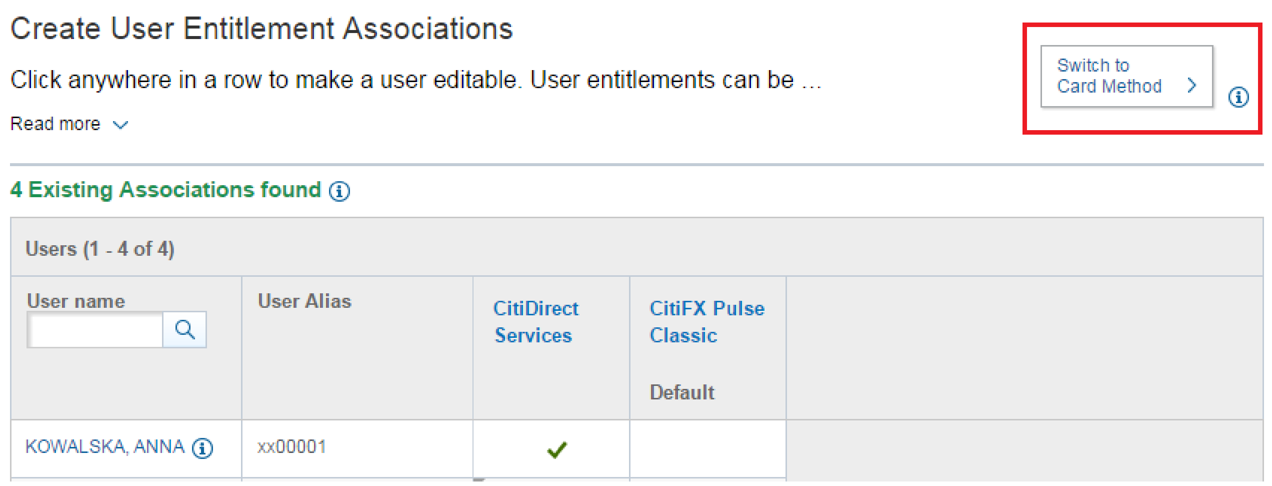
2 Existing Associations found ⓘ

Showing 2 Users

DRECH, KAMIL(jm6614)
TEST CLASSIC DATA SEGREGATION
- CitiDirect Services

NOWAK, JAN(dy1511)
TEST CLASSIC DATA SEGREGATION
- CitiDirect Services

Assign the entitlements by clicking ‘Submit’ – the records will be submitted for authorization. The batch Entitlement Association interface is also accessible in profiles with fewer than 50 users. To change the Entitlement creation view select the ‘Switch to Card Method’ option.



Create User Entitlement Associations

Click anywhere in a row to make a user editable. User entitlements can be ...

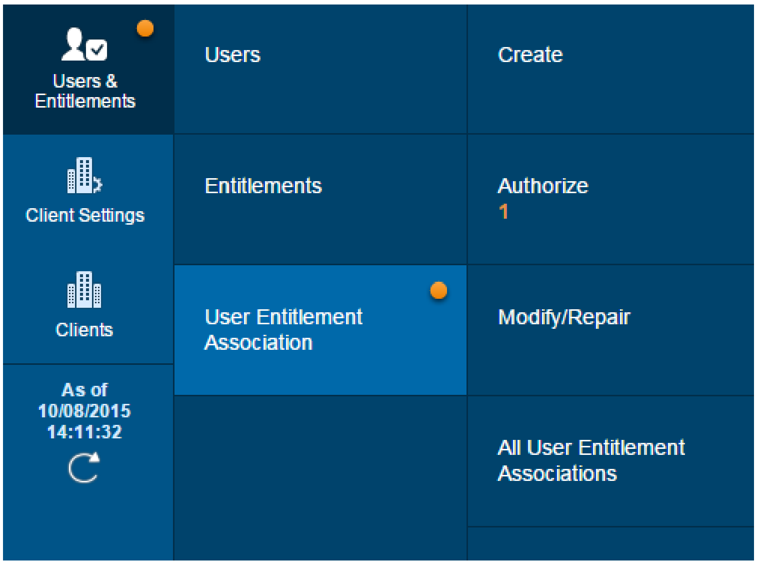
4 Existing Associations found

Users (1 - 4 of 4)

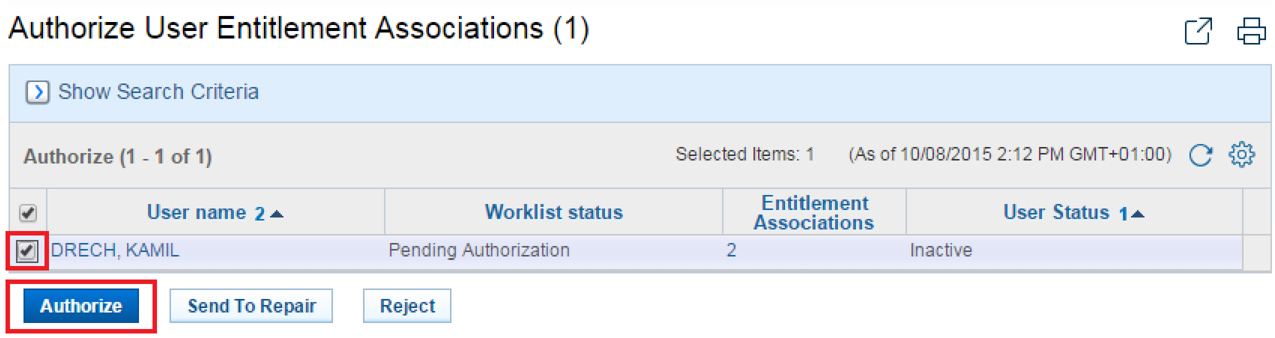
User name	User Alias	CitiDirect Services	CitiFX Pulse Classic Default
KOWALSKA, ANNA	xx00001	✓	

3.2 Entitling a User with access to CitiDirect (authorizing Security Manager)

To authorize entitlements to CitiDirect access assigned by the creating Security Manager go hover over the ‘Self Service’ option on the CitiDirect BE portal navigation bar and select ‘Users & Entitlements’, then ‘User Entitlement Association’ and then the ’Authorize’ section. Sections that demand authorization are marked with an orange dot and the number of records to authorize.



To authorize the assignment of entitlements, select the record from the list and click ‘Authorize’.



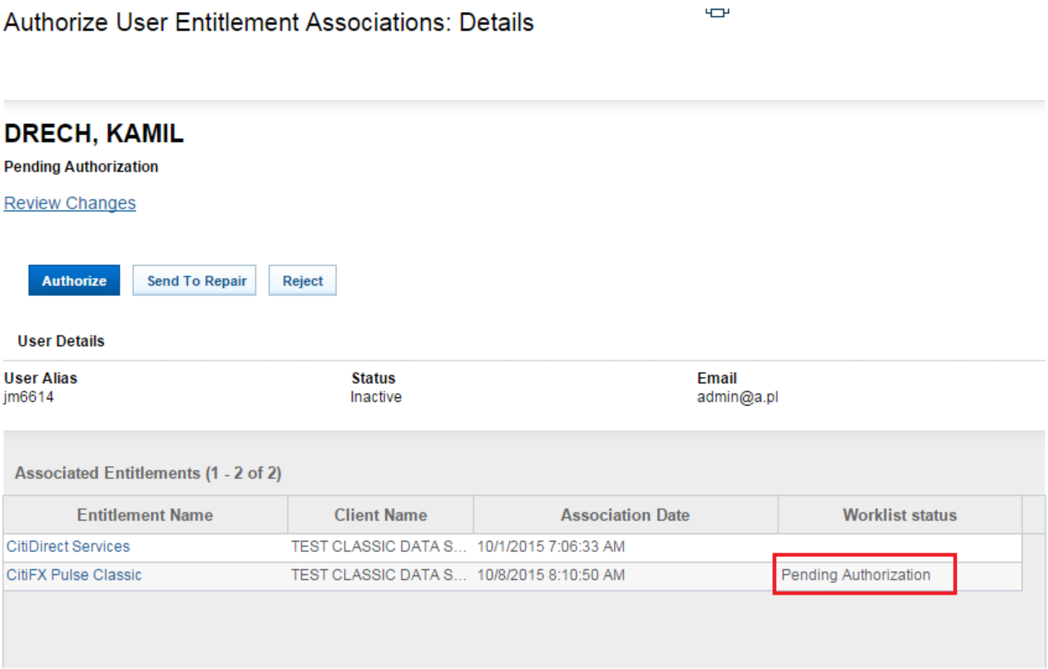
Authorize User Entitlement Associations (1)

Authorize (1 - 1 of 1)   Selected Items: 1   (As of 10/08/2015 2:12 PM GMT+01:00)

☑	User name 2 ▲	Worklist status	Entitlement Associations	User Status 1 ▲
☑	DRECH, KAMIL	Pending Authorization	2	Inactive

To check the details of the entitlements that have been assigned for the User, click on the hyperlink under the surname and name of the User.

In the Details section of the entitlement that awaits authorization there will be the worklist status, which represents the current authorization stage.


Authorize User Entitlement Associations: Details

DRECH, KAMIL

Pending Authorization

Review Changes

User Details

User Alias	Status	Email
jm6614	Inactive	admin@a.pl

Associated Entitlements (1 - 2 of 2)

Entitlement Name	Client Name	Association Date	Worklist status
CitiDirect Services	TEST CLASSIC DATA S...	10/1/2015 7:06:33 AM	
CitiFX Pulse Classic	TEST CLASSIC DATA S...	10/8/2015 8:10:50 AM	Pending Authorization

If you discover any mistakes (eg. the User only has the ‘CitiDirect Services’ entitlement while they should also receive the “System Administrator” entitlement) you can send the record to repair or reject it – in this case follow the steps described under section 2.3 of the hereby Manual.

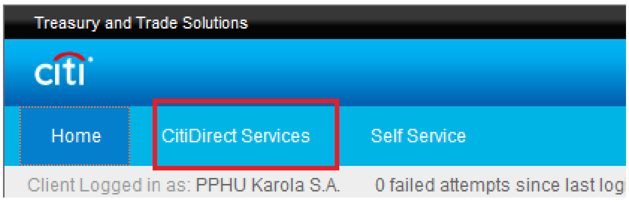
4. Profile management in CitiDirect

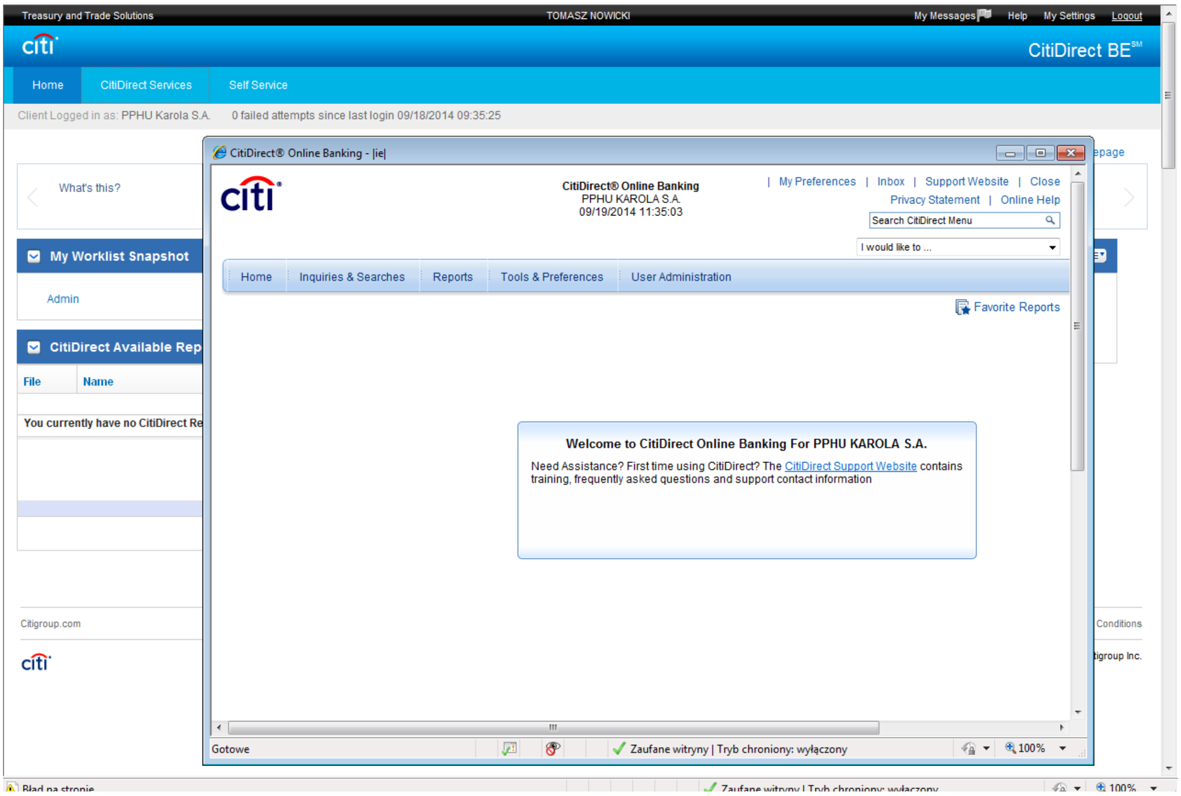
4.1 Creating access profiles (creating Security Manager)

In order to assign the User entitlements in CitiDirect two steps are necessary:

1. **Create an access profile, containing entitlements you wish to assign**
2. **Assign this profile to the User** created according to the section 2.1 of the hereby Manual.

To begin, after logging into CitiDirect BE Portal click on the ‘CitiDirect Services’ tab in the main menu – this will launch the CitiDirect application, which will open in a separate window.


Treasury and Trade Solutions
citi
Home
CitiDirect Services
Self Service
Client Logged in as: PPHU Karola S.A.
0 failed attempts since last log

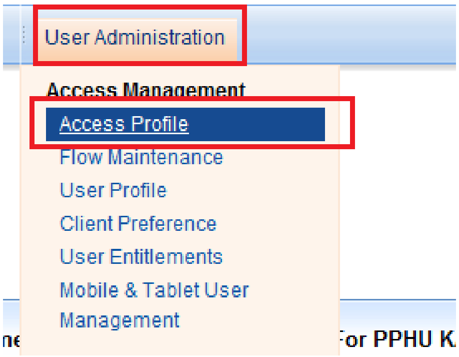


Welcome to CitiDirect Online Banking For PPHU KAROLA S.A.

Need Assistance? First time using CitiDirect? The CitiDirect Support Website contains training, frequently asked questions and support contact information

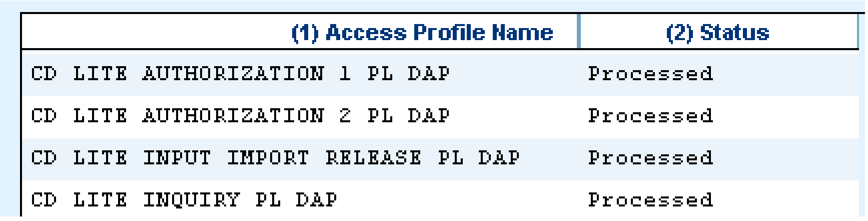
NOTE! Do not close the old CitiDirect BE window – closing it will result in CitiDirect Services window shutting down as well.

To create an access profile hover over ‘User Administration’ option on the CitiDirect Services navigation bar and select the ‘Access Profile’ option from the drop-down menu.



A list containing existing access profiles will appear. On this list you may also see **default profiles**, which contain basic entitlements. Default profiles can be edited to create your own customized access profiles with selected entitlements.

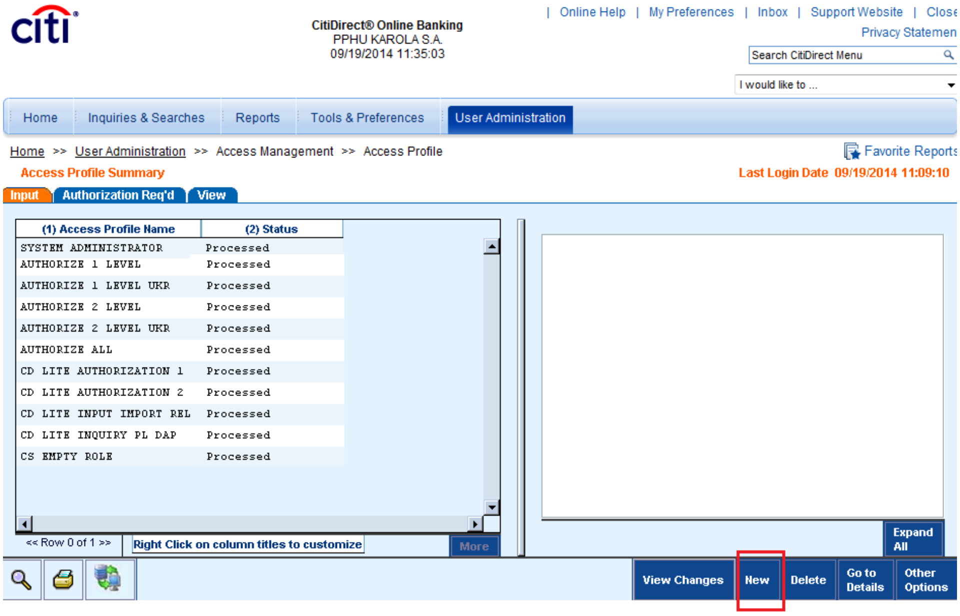
The profiles listed below are the examples of default profiles:



(1) Access Profile Name	(2) Status
CD LITE AUTHORIZATION 1 PL DAP	Processed
CD LITE AUTHORIZATION 2 PL DAP	Processed
CD LITE INPUT IMPORT RELEASE PL DAP	Processed
CD LITE INQUIRY PL DAP	Processed

NOTE! The default profiles are not always present in the system. All profiles that were previously created can be edited, however each time you create a new profile on the basis of an existing profile, **remember to assign a new name to the created profile**. If you are creating a new profile on the basis of an existing one that is already assigned to Users in CitiDirect but do not save the modified profile under a new name, the entitlements in the existing profile will be replaced and in consequence the entitlements of the Users who had this existing profile already assigned to them will also be replaced.

To create a **new access profile** click ‘New’ in the right lower corner.



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09/19/2014 11:35:03

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Search CitiDirect Menu

I would like to ...

Home | Inquiries & Searches | Reports | Tools & Preferences | User Administration

Home >> User Administration >> Access Management >> Access Profile

Favorite Reports

Access Profile Summary

Last Login Date 09/19/2014 11:09:10

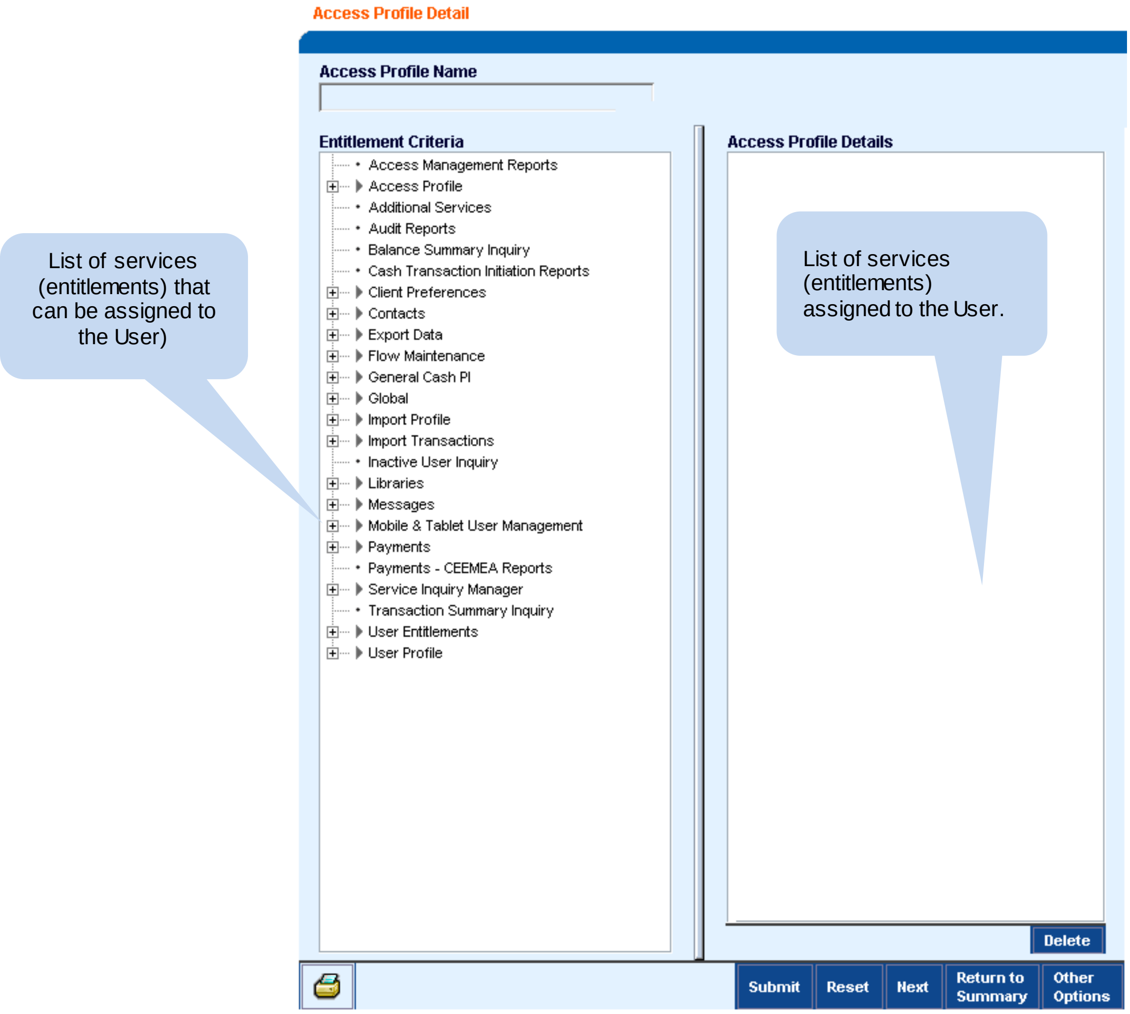
Input | Authorization Req'd | View

(1) Access Profile Name	(2) Status
SYSTEM ADMINISTRATOR	Processed
AUTHORIZE 1 LEVEL	Processed
AUTHORIZE 1 LEVEL UKR	Processed
AUTHORIZE 2 LEVEL	Processed
AUTHORIZE 2 LEVEL UKR	Processed
AUTHORIZE ALL	Processed
CD LITE AUTHORIZATION 1	Processed
CD LITE AUTHORIZATION 2	Processed
CD LITE INPUT IMPORT REL	Processed
CD LITE INQUIRY PL DAP	Processed
CS EMPTY ROLE	Processed

<< Row 0 of 1 >> Right Click on column titles to customize More

Expand All

After you click ‘New’ a window will appear with the list of available services (entitlements) on the left. When you add a new service (entitlement) to the access profile it will appear the right side of the screen. From the list of available services select the ones you wish to assign to the User. To add a service, click on it. Detailed description of the available services can be found under section 4.3 of the hereby User Manual.



Access Profile Detail

Access Profile Name

Entitlement Criteria

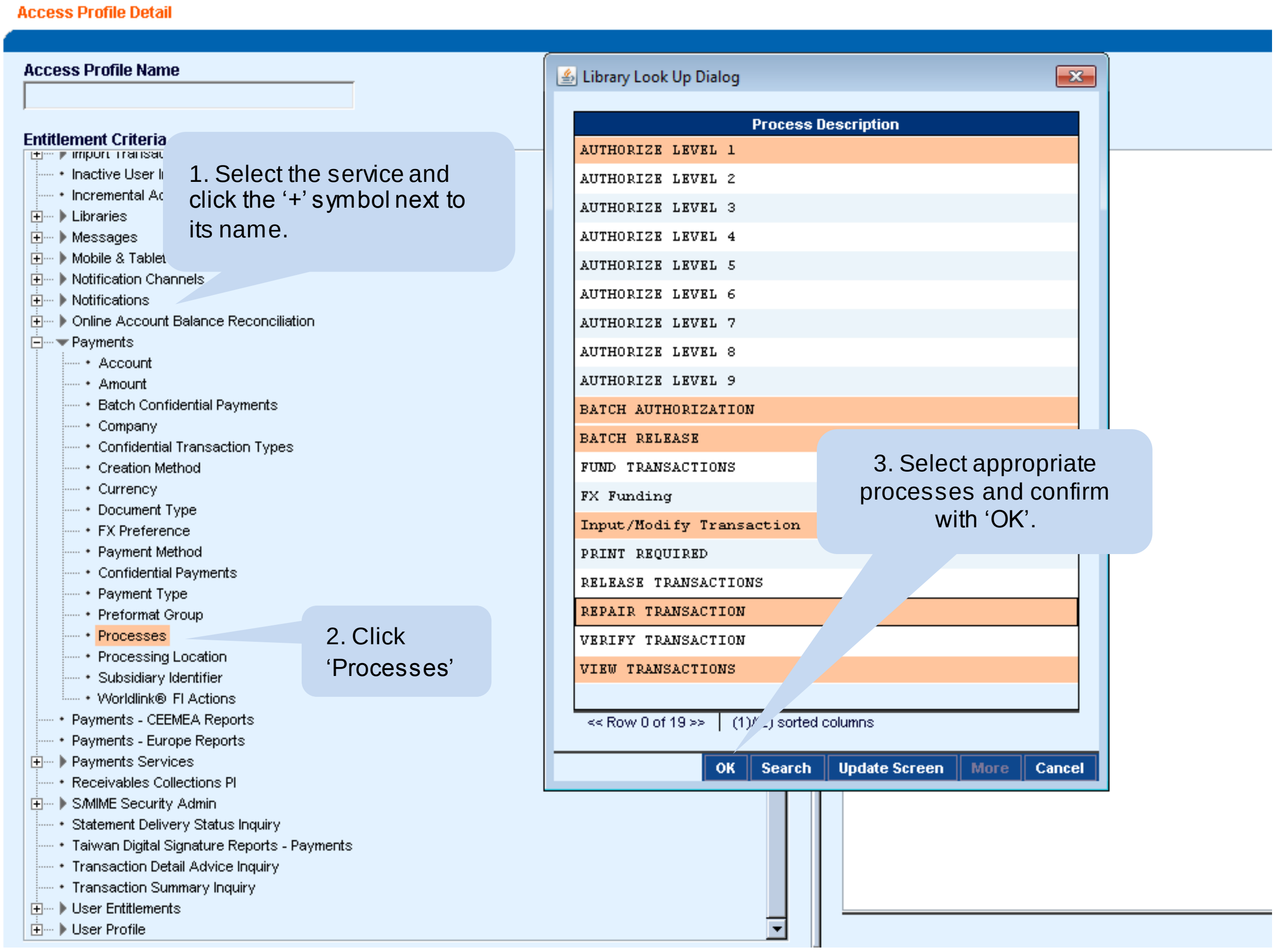
- Access Management Reports
- Access Profile
- Additional Services
- Audit Reports
- Balance Summary Inquiry
- Cash Transaction Initiation Reports
- Client Preferences
- Contacts
- Export Data
- Flow Maintenance
- General Cash PI
- Global
- Import Profile
- Import Transactions
- Inactive User Inquiry
- Libraries
- Messages
- Mobile & Tablet User Management
- Payments
- Payments - CEEMEA Reports
- Service Inquiry Manager
- Transaction Summary Inquiry
- User Entitlements
- User Profile

Access Profile Details

List of services (entitlements) that can be assigned to the User)

List of services (entitlements) assigned to the User.

To view details of a particular service expand the list by clicking on the ⊞ next to the name of that service. A window with list of available actions will appear (refer to the example below). Select the actions to which you wish to entitle the User and then confirm your choice with the 'OK' button – the selected actions should appear on the right side of the screen now.



Process Description
AUTHORIZE LEVEL 1
AUTHORIZE LEVEL 2
AUTHORIZE LEVEL 3
AUTHORIZE LEVEL 4
AUTHORIZE LEVEL 5
AUTHORIZE LEVEL 6
AUTHORIZE LEVEL 7
AUTHORIZE LEVEL 8
AUTHORIZE LEVEL 9
BATCH AUTHORIZATION
BATCH RELEASE
FUND TRANSACTIONS
FX Funding
Input/Modify Transaction
PRINT REQUIRED
RELEASE TRANSACTIONS
REPAIR TRANSACTION
VERIFY TRANSACTION
VIEW TRANSACTIONS

1. Select the service and click the '+' symbol next to its name.

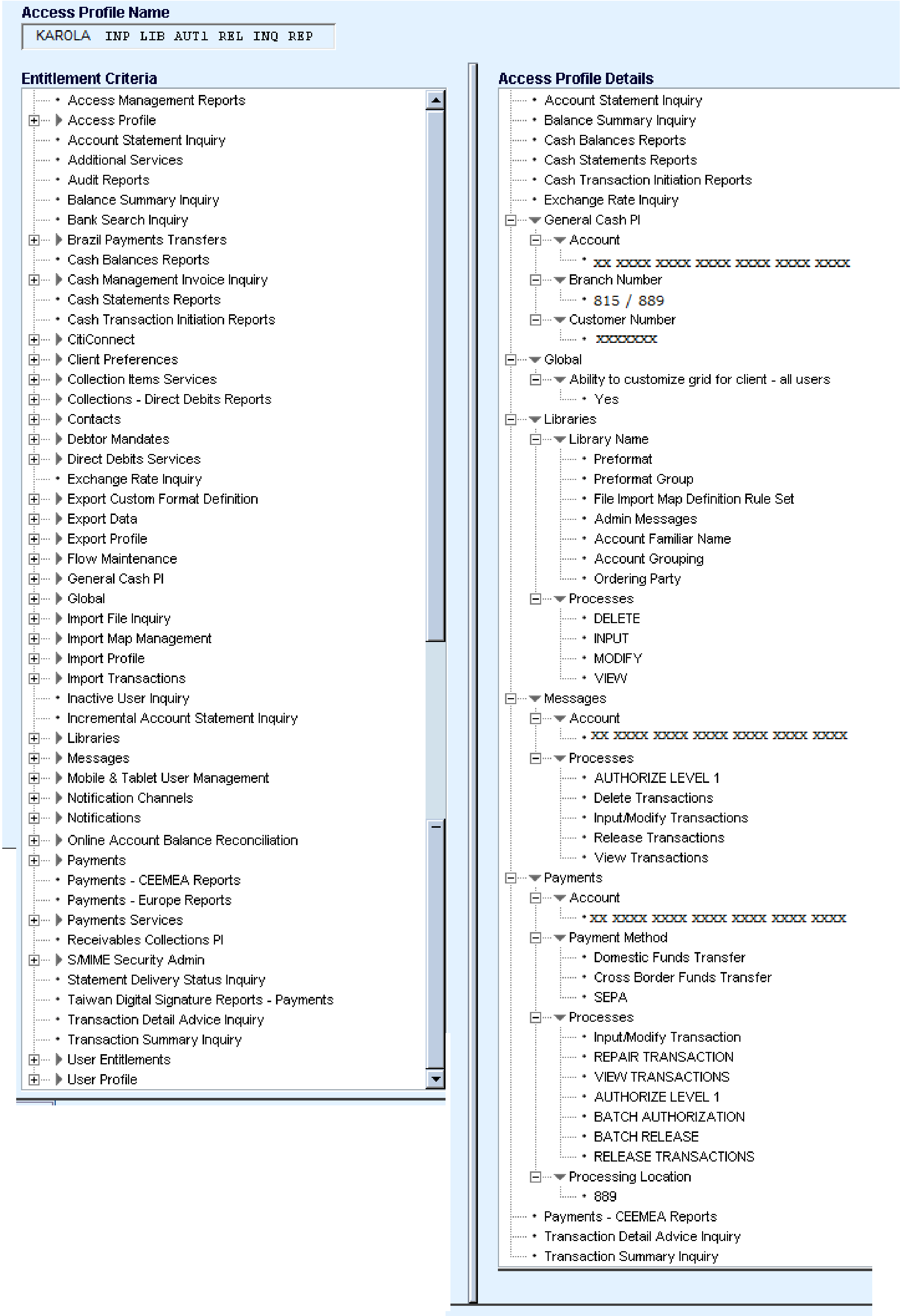
2. Click 'Processes'

3. Select appropriate processes and confirm with 'OK'.

In the same way you can add other limited entitlements such as accounts to which the User will be entitled or transaction amount limit.

NOTE! **If particular account numbers to which the User should be entitled are not specified** in the Payments, Messages and General Cash PI services – **The User will be by default granted entitlements to <u>ALL accounts</u>** on this profile **and to each account added to the profile in the future.**

Presented below are the basic entitlements assigned to the User in CitiDirect:



Access Profile Name

KAROLA INP LIB AUT1 REL INQ REP

Entitlement Criteria

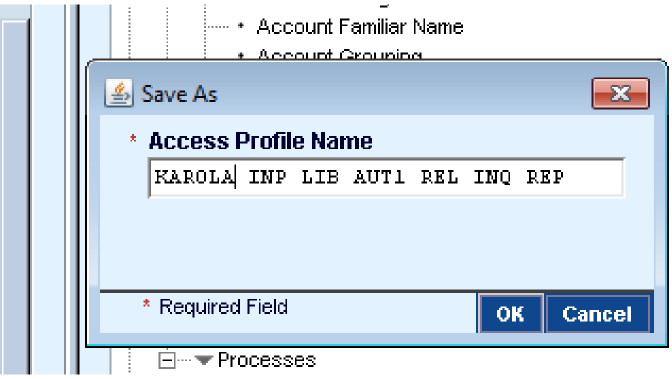
- Access Management Reports
- Access Profile
- Account Statement Inquiry
- Additional Services
- Audit Reports
- Balance Summary Inquiry
- Bank Search Inquiry
- Brazil Payments Transfers
- Cash Balances Reports
- Cash Management Invoice Inquiry
- Cash Statements Reports
- Cash Transaction Initiation Reports
- CitiConnect
- Client Preferences
- Collection Items Services
- Collections - Direct Debits Reports
- Contacts
- Debtor Mandates
- Direct Debits Services
- Exchange Rate Inquiry
- Export Custom Format Definition
- Export Data
- Export Profile
- Flow Maintenance
- General Cash PI
- Global
- Import File Inquiry
- Import Map Management
- Import Profile
- Import Transactions
- Inactive User Inquiry
- Incremental Account Statement Inquiry
- Libraries
- Messages
- Mobile & Tablet User Management
- Notification Channels
- Notifications
- Online Account Balance Reconciliation
- Payments
- Payments - CEEMEA Reports
- Payments - Europe Reports
- Payments Services
- Receivables Collections PI
- S/MIME Security Admin
- Statement Delivery Status Inquiry
- Taiwan Digital Signature Reports - Payments
- Transaction Detail Advice Inquiry
- Transaction Summary Inquiry
- User Entitlements
- User Profile

Access Profile Details

- Account Statement Inquiry
- Balance Summary Inquiry
- Cash Balances Reports
- Cash Statements Reports
- Cash Transaction Initiation Reports
- Exchange Rate Inquiry
- General Cash PI
  - Account
    - xx xxxx xxxx xxxx xxxx xxxx xxxx
  - Branch Number
    - 815 / 889
  - Customer Number
    - xxxxxxx
- Global
  - Ability to customize grid for client - all users
    - Yes
- Libraries
  - Library Name
    - Preformat
    - Preformat Group
    - File Import Map Definition Rule Set
    - Admin Messages
    - Account Familiar Name
    - Account Grouping
    - Ordering Party
  - Processes
    - DELETE
    - INPUT
    - MODIFY
    - VIEW
- Messages
  - Account
    - xx xxxx xxxx xxxx xxxx xxxx xxxx
  - Processes
    - AUTHORIZE LEVEL 1
    - Delete Transactions
    - Input/Modify Transactions
    - Release Transactions
    - View Transactions
- Payments
  - Account
    - xx xxxx xxxx xxxx xxxx xxxx xxxx
  - Payment Method
    - Domestic Funds Transfer
    - Cross Border Funds Transfer
    - SEPA
  - Processes
    - Input/Modify Transaction
    - REPAIR TRANSACTION
    - VIEW TRANSACTIONS
    - AUTHORIZE LEVEL 1
    - BATCH AUTHORIZATION
    - BATCH RELEASE
    - RELEASE TRANSACTIONS
  - Processing Location
    - 889
- Payments - CEEMEA Reports
- Transaction Detail Advice Inquiry
- Transaction Summary Inquiry

When the contents of access profile are ready, click ‘**Submit**’.

Access Profile Name window will appear – type the **name of created access profile** and confirm with ‘OK’. The profile has been submitted for authorization.

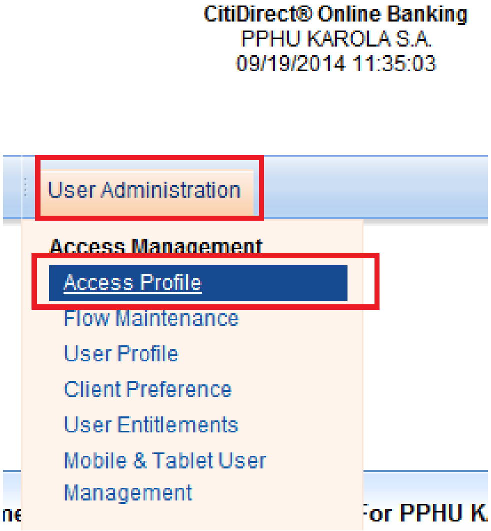


KAROLA INP LIB AUT1 REL INQ REP

Authorization of the access profile, just like other such authorizations, can be performed by a User with Security Manager entitlements, other than the User who created/entered the change.

4.2 Creating access profiles (authorizing Security Manager)

To authorize an access profile containing the specified list of services and entitlements, go to the CitiDirect Services window, hover over ‘User Administration’ option on the main navigation bar and select **‘Access Profile**’ from the drop-down list.



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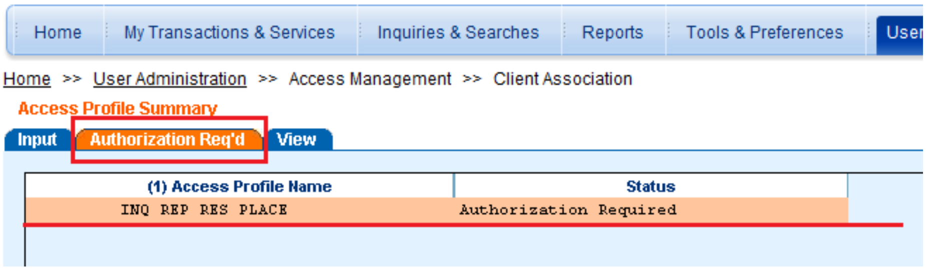
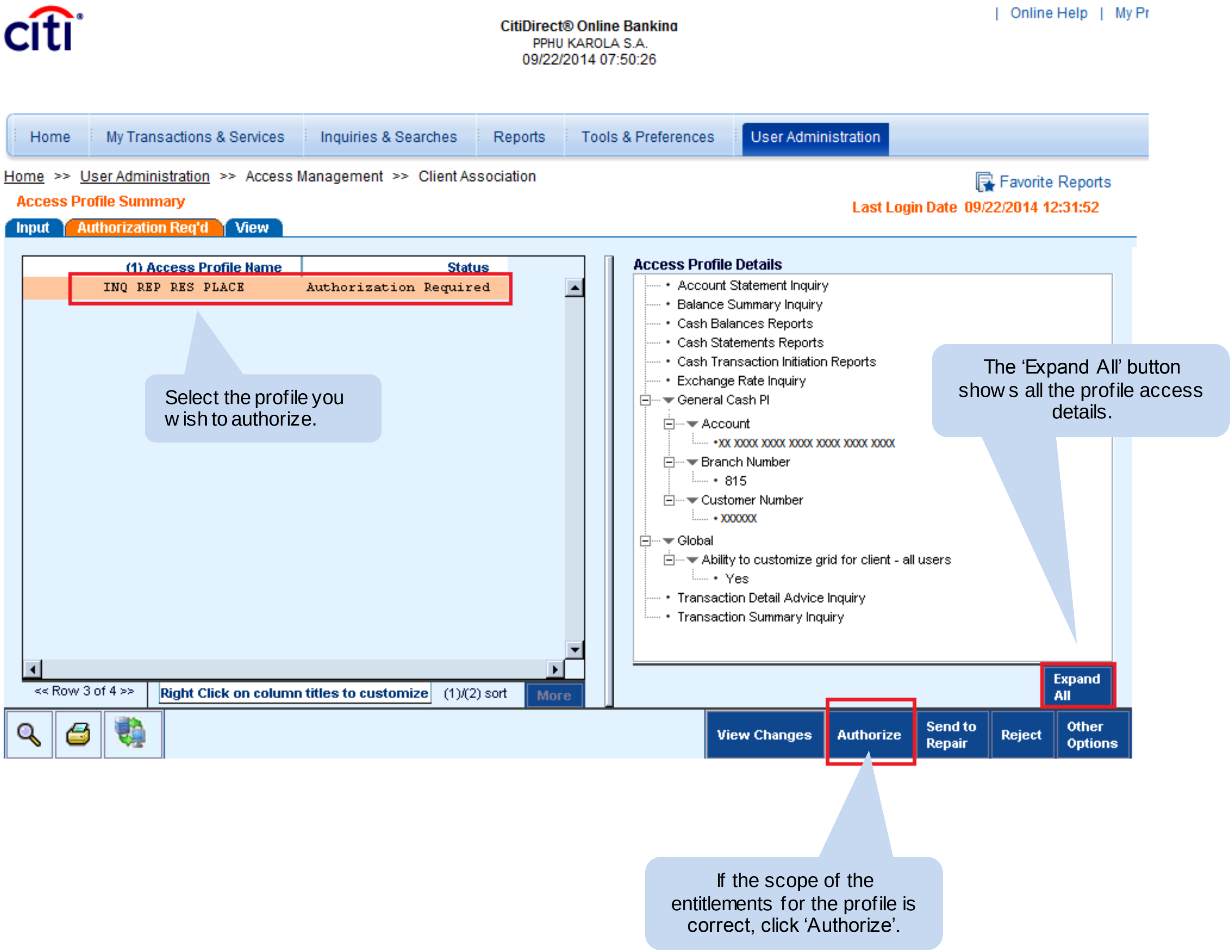
09/19/2014 11:35:03

Next, go to the ‘**Authorization Req’d**’ tab, where the list of profiles awaiting authorization will be displayed.



(1) Access Profile Name	Status
INQ REP RES PLACE	Authorization Required

Click on the name of the access profile you wish to authorize – the information about the profile will appear on the right side of the screen. To verify the profile details click ‘Expand All’. If the contents of the profile are suitable, click ‘Authorize’.



(1) Access Profile Name	Status
INQ REP RES PLACE	Authorization Required

Access Profile Details

- Account Statement Inquiry
- Balance Summary Inquiry
- Cash Balances Reports
- Cash Statements Reports
- Cash Transaction Initiation Reports
- Exchange Rate Inquiry
- General Cash PI
  - Account
    - XX XXXX XXXX XXXX XXXX XXXX XXXX
  - Branch Number
    - 815
  - Customer Number
    - XXXXXX
- Global
  - Ability to customize grid for client - all users
    - Yes
- Transaction Detail Advice Inquiry
- Transaction Summary Inquiry

Select the profile you wish to authorize.

The ‘Expand All’ button shows all the profile access details.

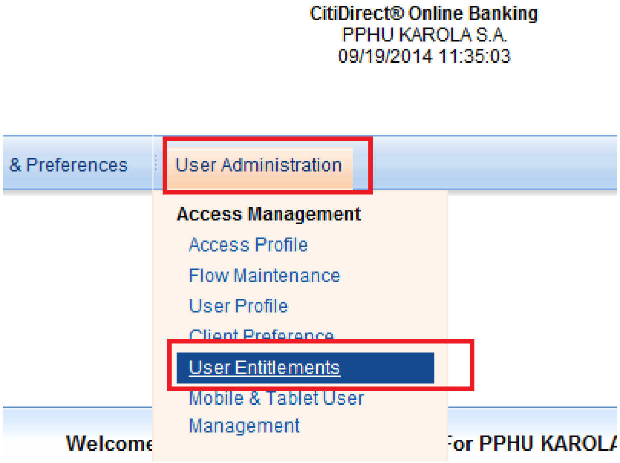
If the scope of the entitlements for the profile is correct, click ‘Authorize’.

5. Assigning entitlements to Users

5.1 Assigning entitlements to Users (creating Security Manager)

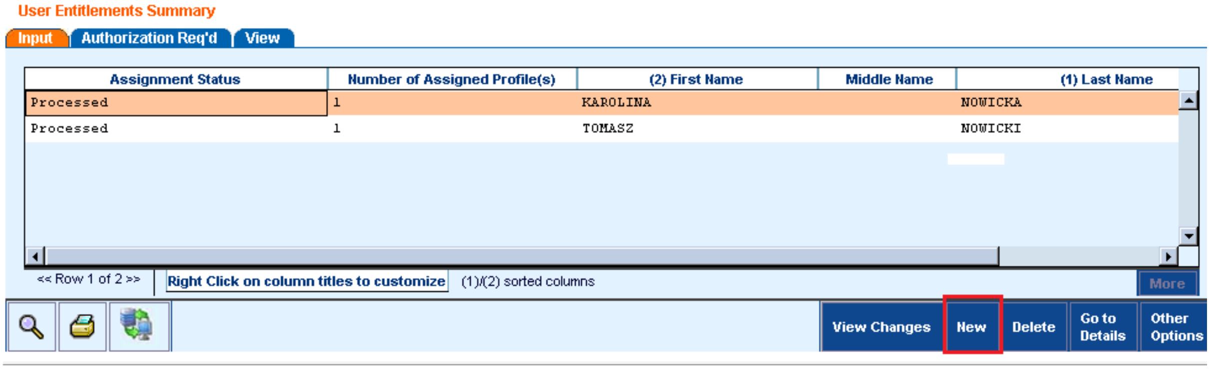
To grant the selected range of CitiDirect entitlements to the User, assign the previously created access profile to this User. Each User may have multiple access profiles assigned to them.

In the CitiDirect Services window hover over ‘User Administration’ option on the main navigation bar and select ‘**User Entitlements**’ from the drop-down menu.



A list of Users with assigned entitlements will appear. If you want to:

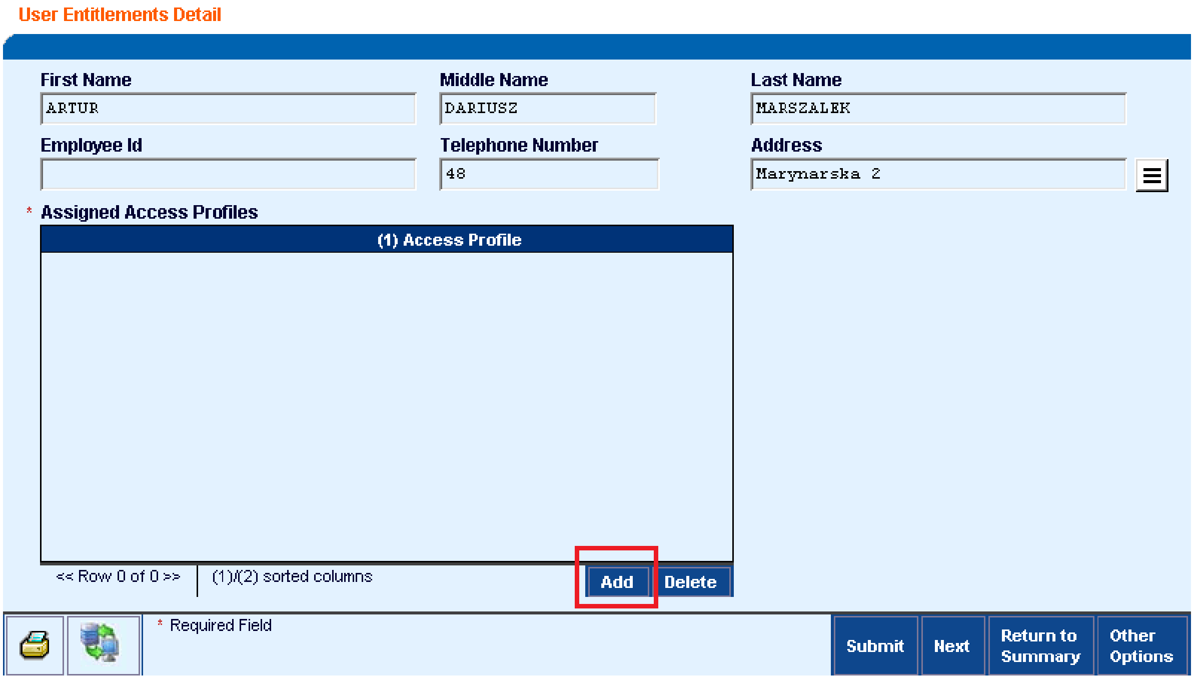
- **modify existing User entitlements:** double-click the User on the list or select the User and click the ‘Go to Details’ button.
- **assign entitlements to a User who has no assigned entitlements yet:** click the ‘New’ button in the right lower corner of the screen


User Entitlements Summary

Assignment Status	Number of Assigned Profile(s)	(2) First Name	Middle Name	(1) Last Name
Processed	1	KAROLINA		NOWICKA
Processed	1	TOMASZ		NOWICKI

If there is only one User with no entitlements, right after clicking ‘New’ you will be redirected to the screen with details. If there are more Users without entitlements, a list containing their names and surnames will appear – please select the User who you wish to entitle from that list and confirm your selection with ‘OK’.

After choosing the User, assign the selected access profiles to them by using the ‘Add’ button.



User Entitlements Detail

First Name: ARTUR	Middle Name: DARIUSZ	Last Name: MARSZALEK
Employee Id:	Telephone Number: 48	Address: Marynarska 2

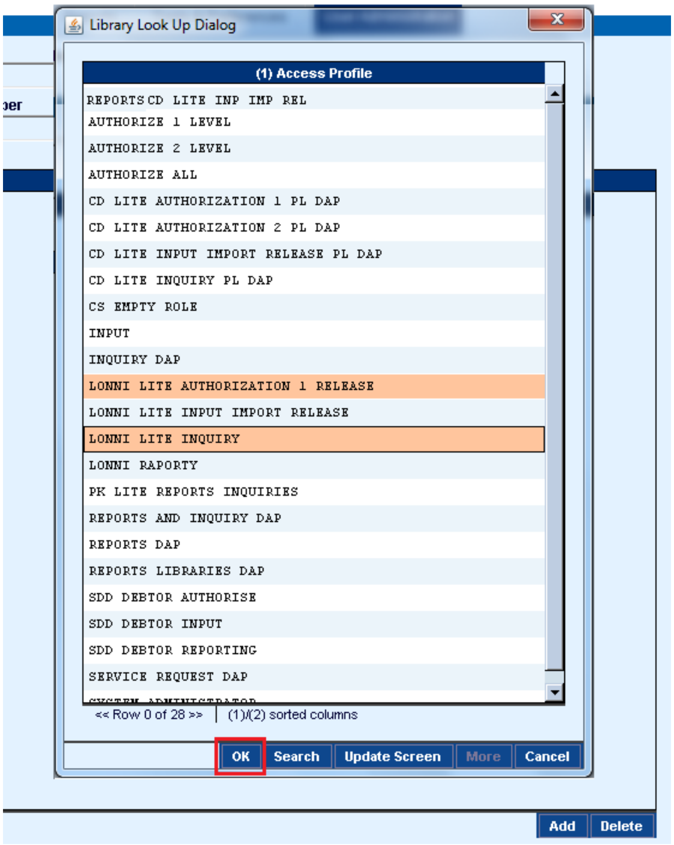
* Assigned Access Profiles

(1) Access Profile

<< Row 0 of 0 >> (1)/(2) sorted columns

* Required Field

After clicking the ‘Add’ option a list of available, previously created profiles will appear, from which the suitable profiles should be selected. If you want to add a few access profiles to the User, hold down CTRL button while selecting the profiles on the list. Then click ‘OK’ to add the selected profiles for the User.

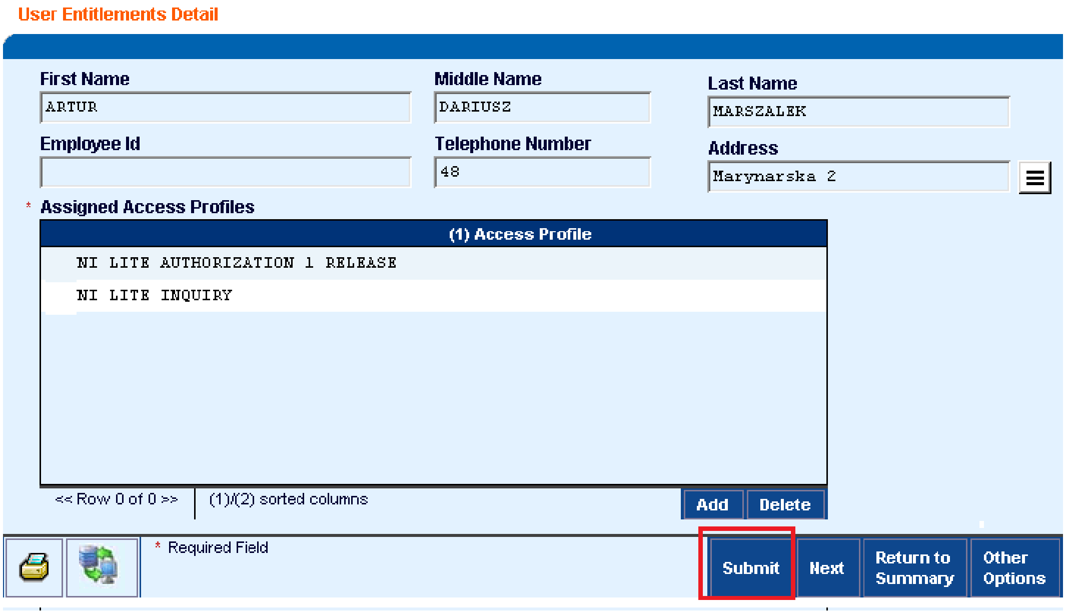


Library Look Up Dialog

(1) Access Profile
REPORTS CD LITE INP IMP REL
AUTHORIZE 1 LEVEL
AUTHORIZE 2 LEVEL
AUTHORIZE ALL
CD LITE AUTHORIZATION 1 PL DAP
CD LITE AUTHORIZATION 2 PL DAP
CD LITE INPUT IMPORT RELEASE PL DAP
CD LITE INQUIRY PL DAP
CS EMPTY ROLE
INPUT
INQUIRY DAP
LONNI LITE AUTHORIZATION 1 RELEASE
LONNI LITE INPUT IMPORT RELEASE
LONNI LITE INQUIRY
LONNI RAPORTY
PK LITE REPORTS INQUIRIES
REPORTS AND INQUIRY DAP
REPORTS DAP
REPORTS LIBRARIES DAP
SDD DEBTOR AUTHORISE
SDD DEBTOR INPUT
SDD DEBTOR REPORTING
SERVICE REQUEST DAP
SYSTEM ADMINISTRATOR

<< Row 0 of 28 >> (1)/(2) sorted columns

Next, confirm the assigning of entitlements by clicking the ‘Submit’ button.



User Entitlements Detail

First Name: ARTUR	Middle Name: DARIUSZ	Last Name: MARSZALEK
Employee Id:	Telephone Number: 48	Address: Marynarska 2

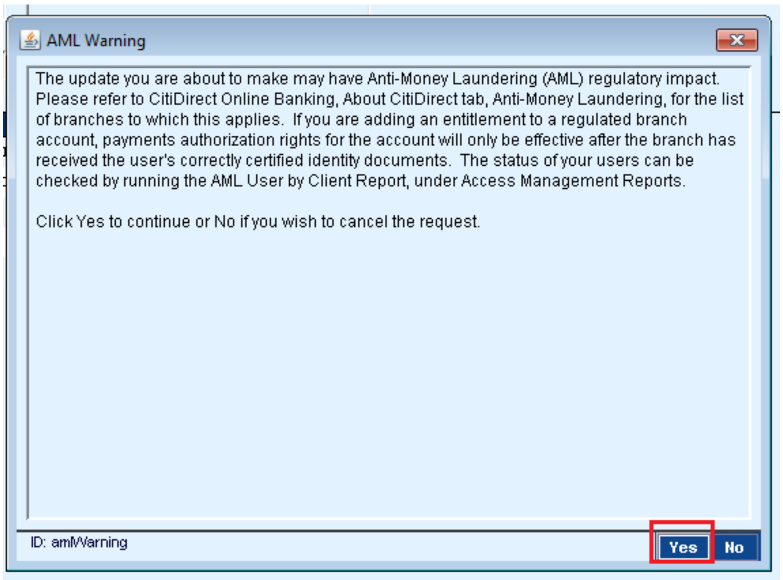
* Assigned Access Profiles

(1) Access Profile
NI LITE AUTHORIZATION 1 RELEASE
NI LITE INQUIRY

<< Row 0 of 0 >> (1)/(2) sorted columns

* Required Field

After you click ‘Submit’ a system warning will appear. This „AML Warning” message contains information regarding settings that fall under the scope of anti-money laundering (AML) regulations.



AML Warning

The update you are about to make may have Anti-Money Laundering (AML) regulatory impact. Please refer to CitiDirect Online Banking, About CitiDirect tab, Anti-Money Laundering, for the list of branches to which this applies. If you are adding an entitlement to a regulated branch account, payments authorization rights for the account will only be effective after the branch has received the user's correctly certified identity documents. The status of your users can be checked by running the AML User by Client Report, under Access Management Reports.

Click Yes to continue or No if you wish to cancel the request.

ID: amlWarning

Confirm the message by clicking ‘Yes’.

The change has now been submitted for authorization. The authorization of User entitlements, just like other authorizations, can be performed by a User with Security Manager entitlements other than the User who entered/created the change.

NOTE!: Under the provisions of the Act on Counteracting Money Laundering and Terrorism Financing of 16th November 2000, the Bank is obliged to identify persons authorized to place instructions and conclude transactions in the name of the Account Holder. **With respect to the above, entitling a User (new or existing) to authorize transactions made from a particular account, and in case there is no authorization flow on the account – entitling them to initiate transactions with the Bank, requires the '*Personal data of persons making transactions / statements of will in the name of the Account Holder / Client*' form to be filed with the Bank for such change to be active in the system.**

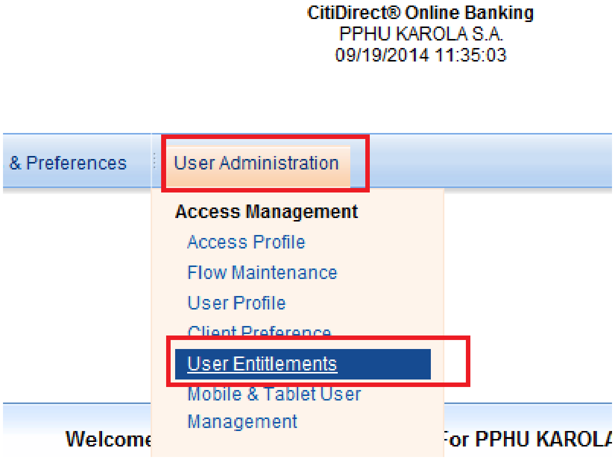
In case the form in question has been already filed with the Bank for a given User, there is no need to file it again.

If the above-mentioned document is not delivered to the Bank, the User will be blocked in the system until the document is filed, even if the entitlements have been assigned and the User's Safeword card is active.

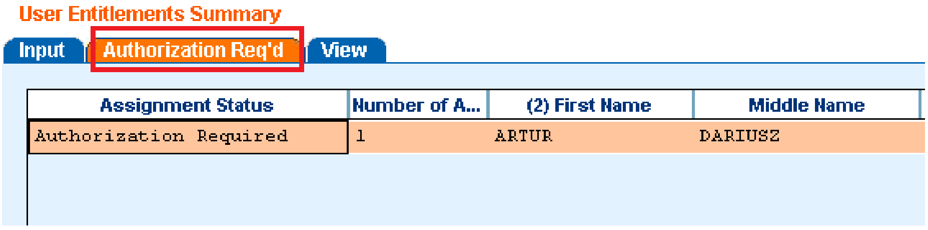
5.2 Assigning entitlements to Users (authorizing Security Manager)

The entitlements assigned to the Users by the creating Security Manager **must be authorized** by another User with the Security Manager entitlements, other than the person who entered/created the changes. If acting as the authorizing Security Manager you **do not** wish to authorize the assignment of User entitlements, **you can send such a record to repair or reject it** – in this case the new User will remain without entitlements while the modified User will retain the entitlement scope from before the modification.

To authorize the User entitlement assignment, in the CitiDirect Services window hover over 'User Administration' on the main navigation bar and select '**User Entitlements**' option from the drop-down list.



Next, go to the ‘Authorization Req’d’ tab.



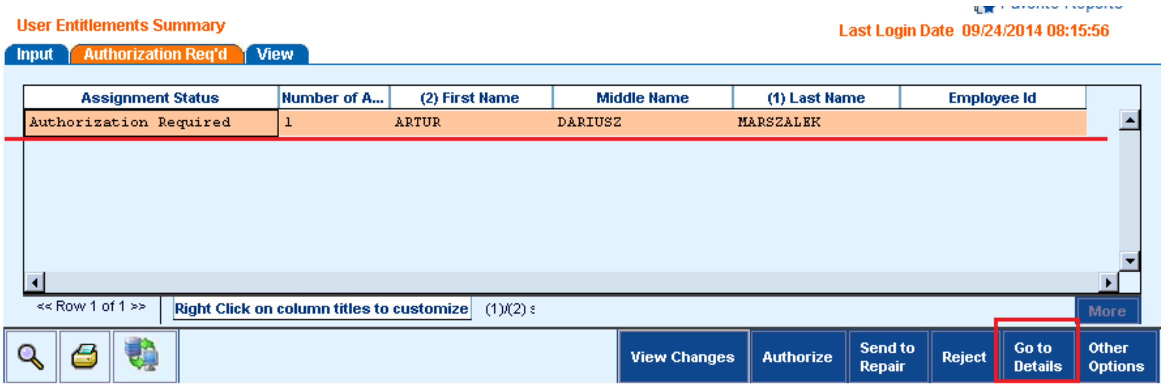
User Entitlements Summary

Assignment Status	Number of A...	(2) First Name	Middle Name
Authorization Required	1	ARTUR	DARIUSZ

A list of Users awaiting authorization will be displayed. The further actions to be performed depend on whether you are authorizing a new User or authorizing modifications made to an existing User:

a) Authorizing a new User

If before authorizing a new User you first wish to make sure that appropriate access profiles (entitlements) have been assigned to them, select this User on the list and click ‘Go to Details’ button in the lower right corner of the screen.



User Entitlements Summary

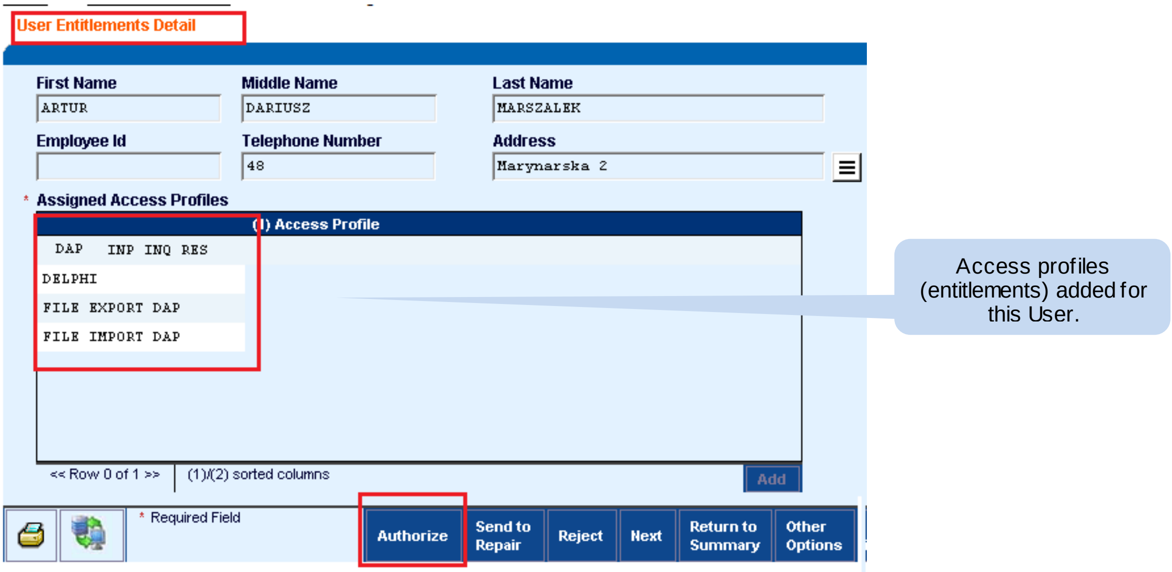
Last Login Date 09/24/2014 08:15:56

Assignment Status	Number of A...	(2) First Name	Middle Name	(1) Last Name	Employee Id
Authorization Required	1	ARTUR	DARIUSZ	MARSZALEK	

<< Row 1 of 1 >>

Right Click on column titles to customize

After clicking ‘Go to Details’, you will see the access profiles assigned to this User:



User Entitlements Detail

First Name ARTUR	Middle Name DARIUSZ	Last Name MARSZALEK
Employee Id	Telephone Number 48	Address Marynarska 2

* Assigned Access Profiles

(1) Access Profile
DAP INP INQ RES
DELPHI
FILE EXPORT DAP
FILE IMPORT DAP

<< Row 0 of 1 >> (1)/(2) sorted columns

* Required Field

Access profiles (entitlements) added for this User.

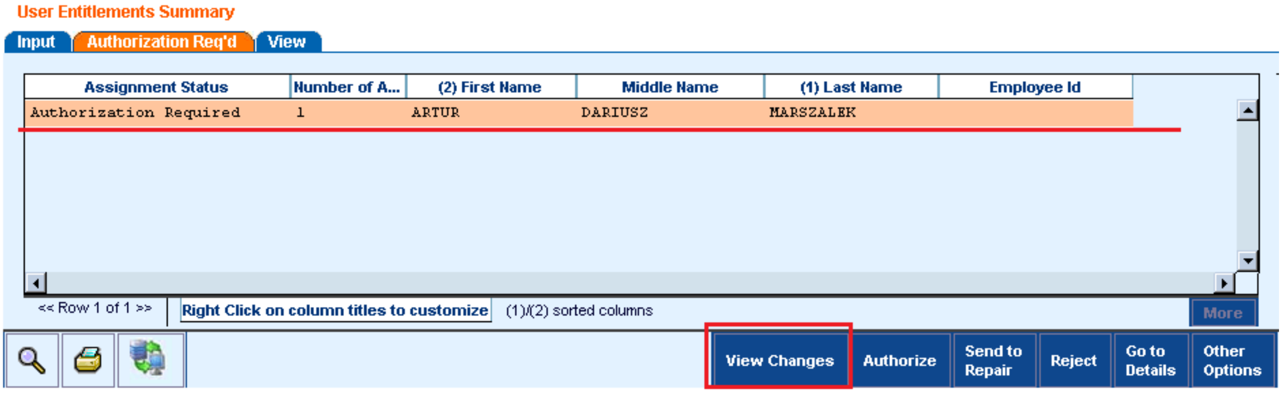
If the added access profiles are correct, click ‘Authorize’. If they contain errors that you wish to correct, click ‘Send to Repair’ or ‘Reject’.

To confirm the authorization, click ‘Submit’. If an „AML Warning” system message will appear, informing about the settings falling under the scope of anti-money laundering regulations (AML) – ***refer to a detailed description in the previous chapter*** – confirm the message by clicking ‘Yes’.

The record has been authorized.

b) Authorizing entitlements of a modified User

If before authorizing a modified User you wish to first make sure if appropriate access profiles (entitlements) have been assigned to them, select this User on the list and click ‘View Changes’ button.

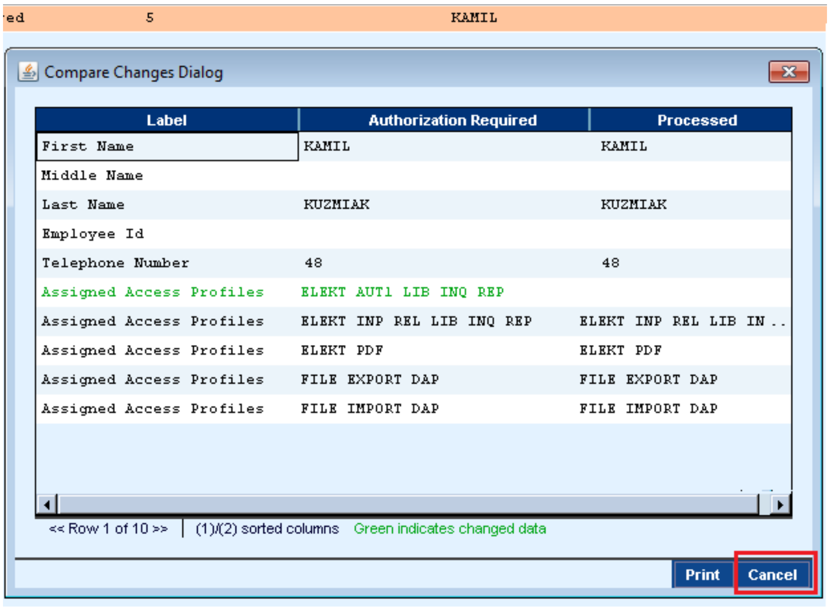


User Entitlements Summary

Assignment Status	Number of A...	(2) First Name	Middle Name	(1) Last Name	Employee Id
Authorization Required	1	ARTUR	DARIUSZ	MARSZALEK	

<< Row 1 of 1 >> Right Click on column titles to customize (1)/(2) sorted columns

After ‘View Changes’ is selected a new window will appear, where the changes made to the User entitlements will be marked in green.



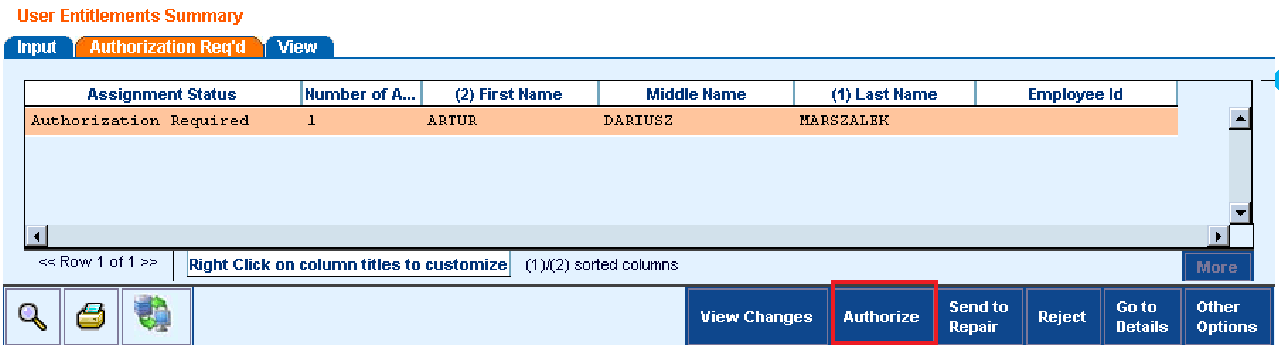
'ed 5 KAMIL

Compare Changes Dialog

Label	Authorization Required	Processed
First Name	KAMIL	KAMIL
Middle Name		
Last Name	KUZMIAK	KUZMIAK
Employee Id		
Telephone Number	48	48
Assigned Access Profiles	ELEKT AUT1 LIB INQ REP	
Assigned Access Profiles	ELEKT INP REL LIB INQ REP	ELEKT INP REL LIB IN ..
Assigned Access Profiles	ELEKT PDF	ELEKT PDF
Assigned Access Profiles	FILE EXPORT DAP	FILE EXPORT DAP
Assigned Access Profiles	FILE IMPORT DAP	FILE IMPORT DAP

<< Row 1 of 10 >> (1)/(2) sorted columns Green indicates changed data

After you preview the entered changes click ‘Cancel’ to return to the list of Users awaiting authorization.



User Entitlements Summary

Assignment Status	Number of A...	(2) First Name	Middle Name	(1) Last Name	Employee Id
Authorization Required	1	ARTUR	DARIUSZ	MARSZALEK	

<< Row 1 of 1 >>

(1)/(2) sorted columns

If the access profiles (entitlements) are correct, click the ‘Authorize’ button. If you see errors, click ‘Send to Repair’ or ‘Reject’ buttons.

To confirm the authorization, click ‘Submit’. If an „AML Warning” system message appears, informing about the settings falling under the scope of anti-money laundering regulations (AML) – ***refer to a detailed description in the previous chapter*** – confirm the message by clicking ‘Yes’.

The record has been authorized.

6. Transaction authorization flow scheme

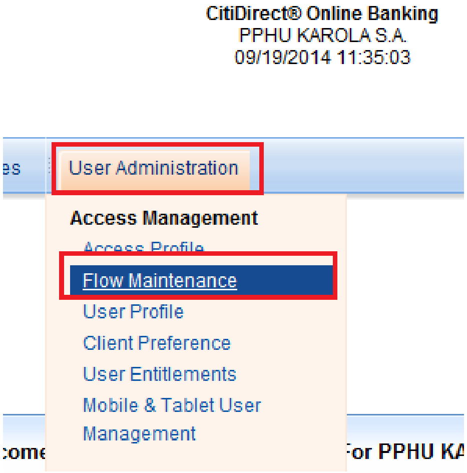
Transaction authorization flow scheme determines the number of Users needed to release the transaction for processing in the Bank. **The entitlements assigned to Users through the access profiles must be consistent with the authorization flow set for the accounts.** If there is no User with necessary entitlements on the Client's Profile in CitiDirect, sending the transactions for processing by the Bank will not be possible.

6.1 Creating and modifying a transaction flow scheme (creating Security Manager)

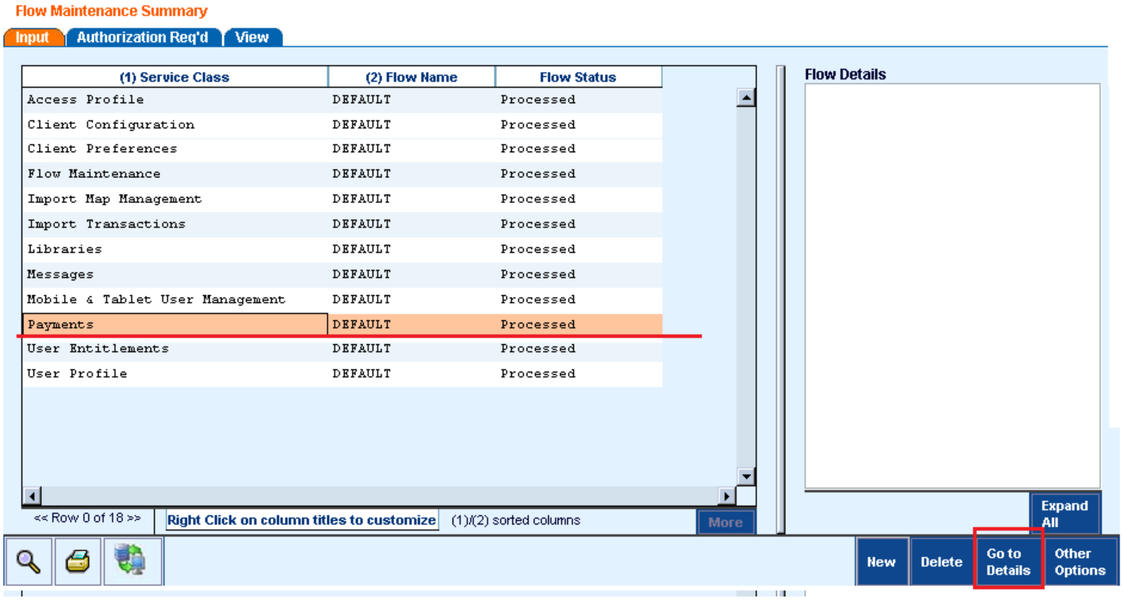
The Security Manager can define transaction authorization flow, i.e. specify how many levels of verification a particular transaction must undergo before it can be sent for processing by the Bank – **the default authorization flow scheme is set to a single authorization.** Described below are the steps which need to be performed to set up or modify the default authorization flow or to set up an additional transaction flow scheme:

a) Modifying / setting up a default transaction flow scheme

In the CitiDirect Services window hover over 'User Administration' on the main navigation bar and select '**Flow Maintenance**' option from the drop-down list.



A list of services will appear - such as Payments, Messages, Libraries – for which the flow settings can be changed (on the left side of the screen) and the current configuration of the particular service (on the right side of the screen).



Flow Maintenance Summary

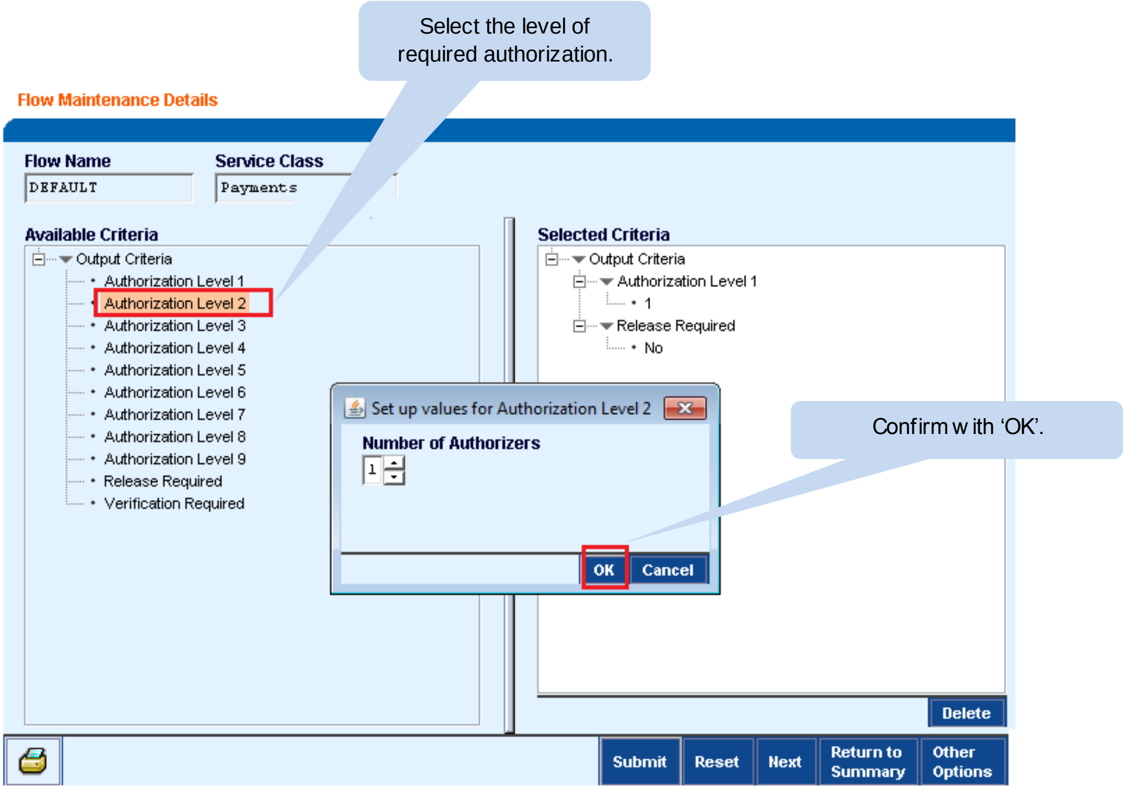
Input | Authorization Req'd | View

(1) Service Class	(2) Flow Name	Flow Status
Access Profile	DEFAULT	Processed
Client Configuration	DEFAULT	Processed
Client Preferences	DEFAULT	Processed
Flow Maintenance	DEFAULT	Processed
Import Map Management	DEFAULT	Processed
Import Transactions	DEFAULT	Processed
Libraries	DEFAULT	Processed
Messages	DEFAULT	Processed
Mobile & Tablet User Management	DEFAULT	Processed
Payments	DEFAULT	Processed
User Entitlements	DEFAULT	Processed
User Profile	DEFAULT	Processed

<< Row 0 of 18 >> Right Click on column titles to customize (1)/(2) sorted columns

After selecting the ‘Service Class’ (type of service) that should be changed from the list and clicking ‘Go to Details’ button (right lower corner), on the left side of the screen you will be able to select or modify the flow of actions that need to be performed before the transaction (or another item) is sent for processing by the Bank.

A window will open, where you can set the number of Users who need to participate in the particular action or to specify whether such an action should be required at all. Confirm your configuration by clicking ‘OK’ – the selected options will appear on the right side of the screen (refer to the below example: configuration of authorization required for Payments).



Select the level of required authorization.

Confirm w ith ‘OK’.

Flow Maintenance Details

Flow Name: DEFAULT

Service Class: Payments

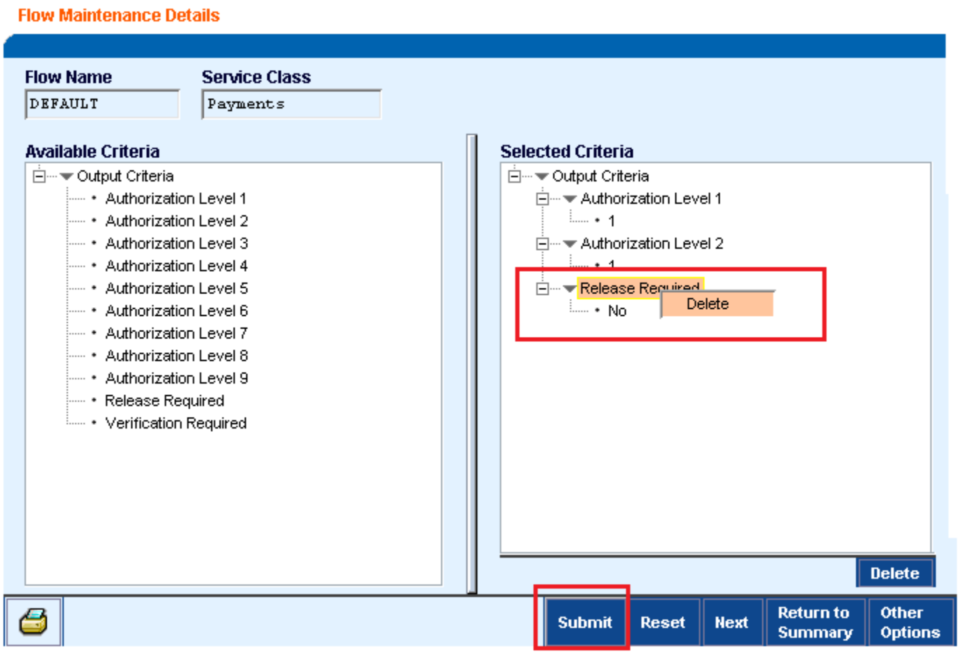
Available Criteria
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3
  - Authorization Level 4
  - Authorization Level 5
  - Authorization Level 6
  - Authorization Level 7
  - Authorization Level 8
  - Authorization Level 9
  - Release Required
  - Verification Required

Selected Criteria
- Output Criteria
  - Authorization Level 1
    - 1
  - Release Required
    - No

Set up values for Authorization Level 2

Number of Authorizers: 1

If you wish to delete the existing action, eg. the Release step for Payments (as shown below) – right-click it and select 'Delete' – the action will be removed from the right side of the screen.



Flow Maintenance Details

Flow Name	Service Class
DEFAULT	Payments

Available Criteria
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3
  - Authorization Level 4
  - Authorization Level 5
  - Authorization Level 6
  - Authorization Level 7
  - Authorization Level 8
  - Authorization Level 9
  - Release Required
  - Verification Required

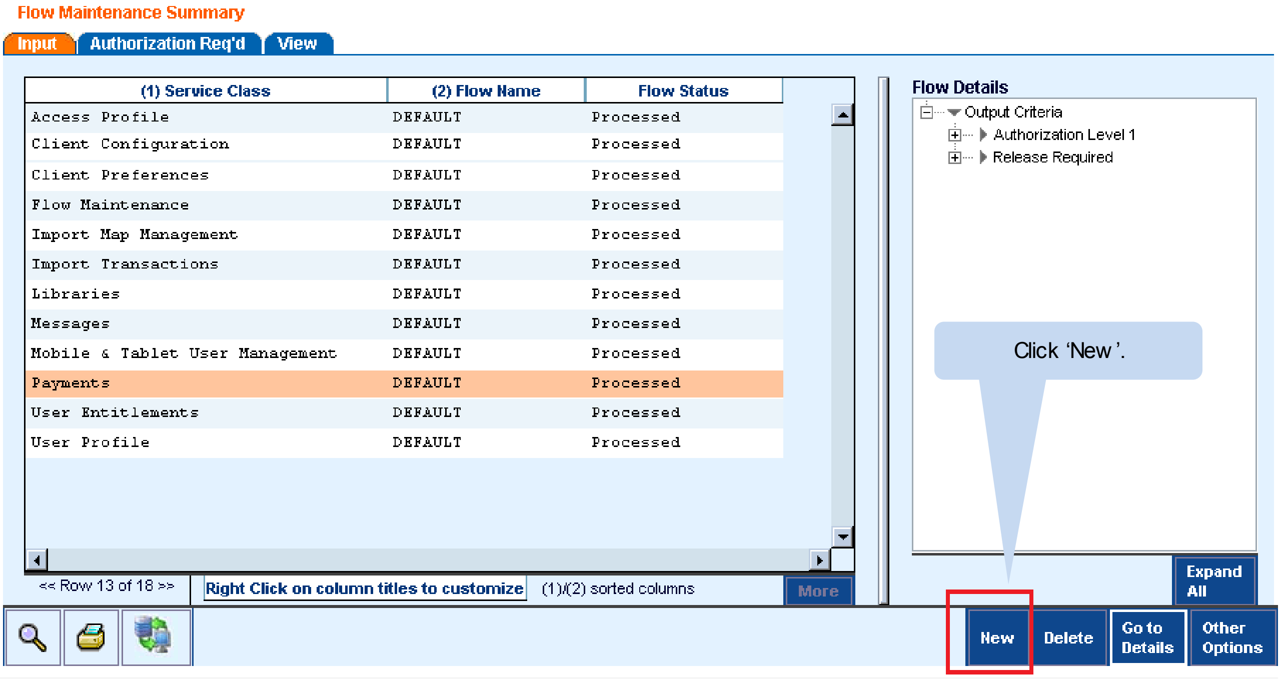
Selected Criteria
- Output Criteria
  - Authorization Level 1
    - 1
  - Authorization Level 2
    - 1
  - Release Required
    - No

After setting up the chosen actions, confirm the configuration by clicking 'Submit'.

b) Creating an additional transaction flow

It's possible to set up more than one configuration for each service. However in order to do that each such configuration must have different transaction creation criteria eg. account, amount, creation method. Eg. if you choose 'account' as the differentiating criterion, it's possible to set up a double required authorization on one of the accounts and a single required authorization for the other accounts.

To create a new transaction flow scheme, click 'New' at the right lower corner of the screen.



Flow Maintenance Summary

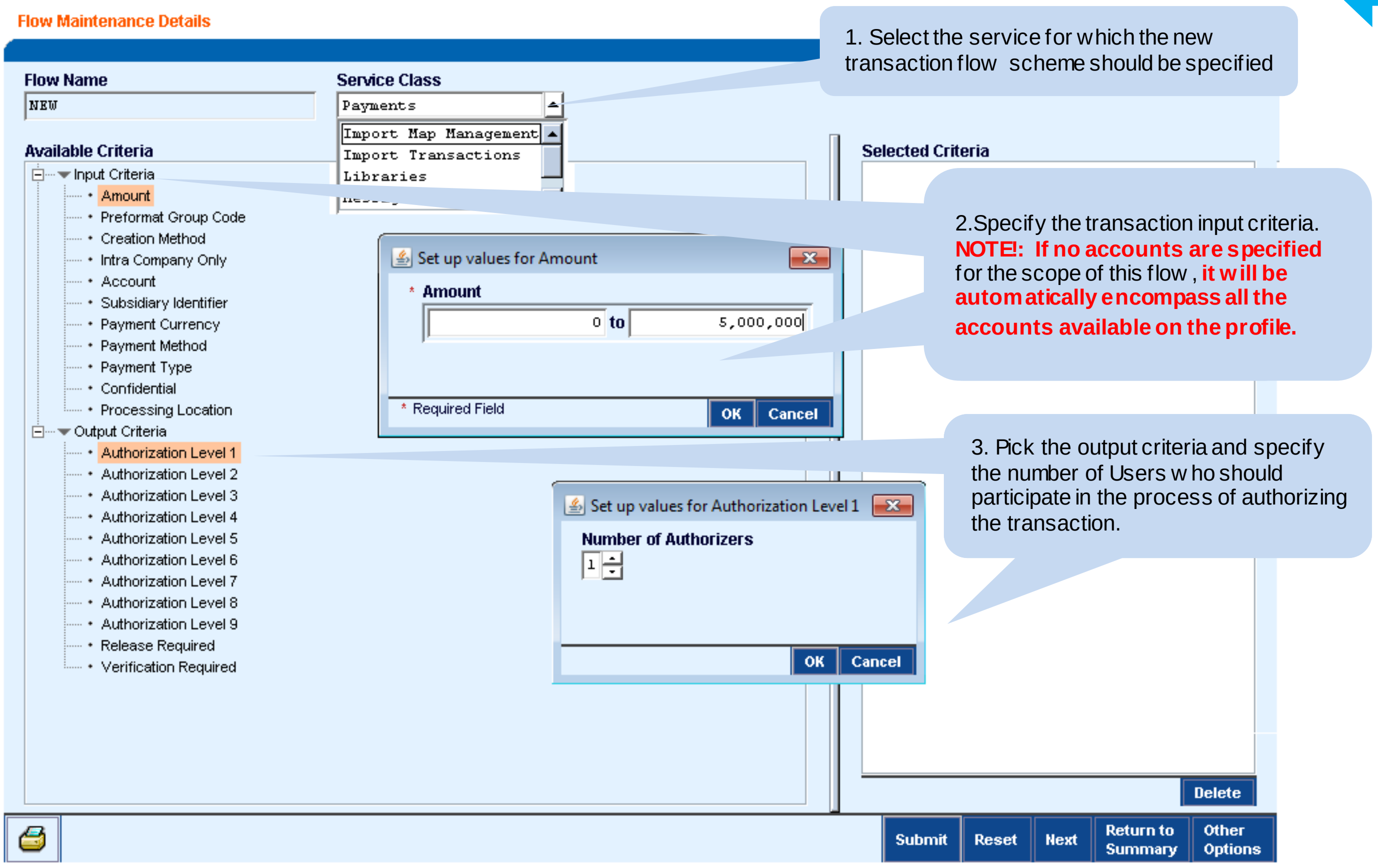
(1) Service Class	(2) Flow Name	Flow Status
Access Profile	DEFAULT	Processed
Client Configuration	DEFAULT	Processed
Client Preferences	DEFAULT	Processed
Flow Maintenance	DEFAULT	Processed
Import Map Management	DEFAULT	Processed
Import Transactions	DEFAULT	Processed
Libraries	DEFAULT	Processed
Messages	DEFAULT	Processed
Mobile & Tablet User Management	DEFAULT	Processed
Payments	DEFAULT	Processed
User Entitlements	DEFAULT	Processed
User Profile	DEFAULT	Processed

<< Row 13 of 18 >> Right Click on column titles to customize (1)(2) sorted columns

Flow Details
- Output Criteria
  - Authorization Level 1
  - Release Required

Click 'New'.

Next, proceed according to the steps presented below:



Flow Maintenance Details

Flow Name: NEW

Service Class: Payments

Available Criteria

- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only
  - Account
  - Subsidiary Identifier
  - Payment Currency
  - Payment Method
  - Payment Type
  - Confidential
  - Processing Location
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3
  - Authorization Level 4
  - Authorization Level 5
  - Authorization Level 6
  - Authorization Level 7
  - Authorization Level 8
  - Authorization Level 9
  - Release Required
  - Verification Required

Set up values for Amount

* Amount: 0 to 5,000,000

* Required Field

Set up values for Authorization Level 1

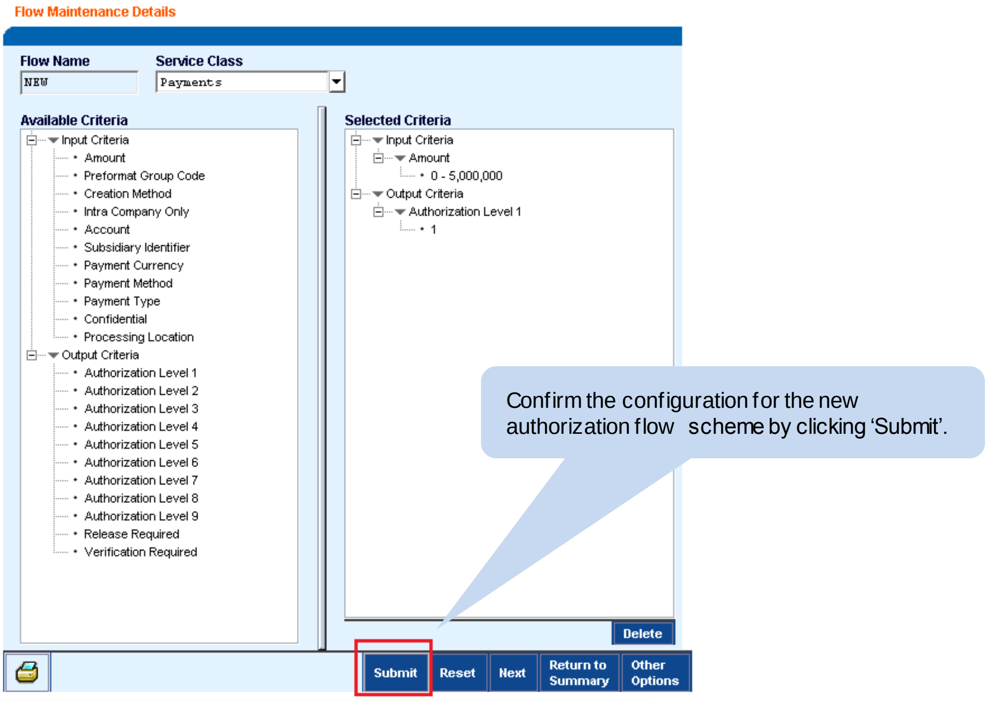
Number of Authorizers: 1

1. Select the service for which the new transaction flow scheme should be specified

2.Specify the transaction input criteria. **NOTE!: If no accounts are specified** for the scope of this flow , **it will be automatically encompass all the accounts available on the profile.**

3. Pick the output criteria and specify the number of Users who should participate in the process of authorizing the transaction.

Note! You need to specify at least one ‘output’ criterion for the transaction (eg. required Authorization or required Release step). If the transactions should not be subject to verification of any kind (often applied in case of libraries), select authorization level 1 and set the number of required authorizers to 0.



Flow Maintenance Details

Flow Name: NEW

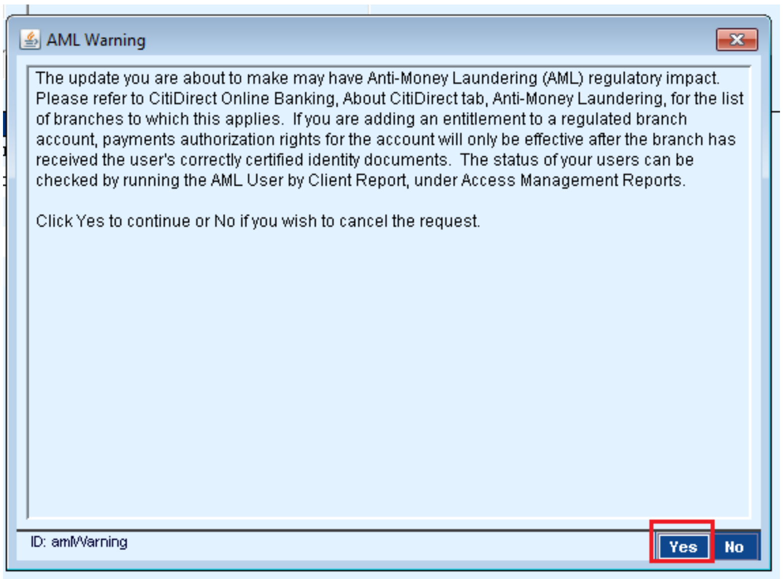
Service Class: Payments

Selected Criteria

- Input Criteria
  - Amount
    - 0 - 5,000,000
- Output Criteria
  - Authorization Level 1
    - 1

Confirm the configuration for the new authorization flow scheme by clicking ‘Submit’.

To confirm the authorization, click ‘Submit’. If an „AML Warning” system message appears, informing about the settings falling under the scope of anti-money laundering regulations (AML) – ***refer to the detailed description under the previous sections*** – confirm the message by clicking ‘Yes’.



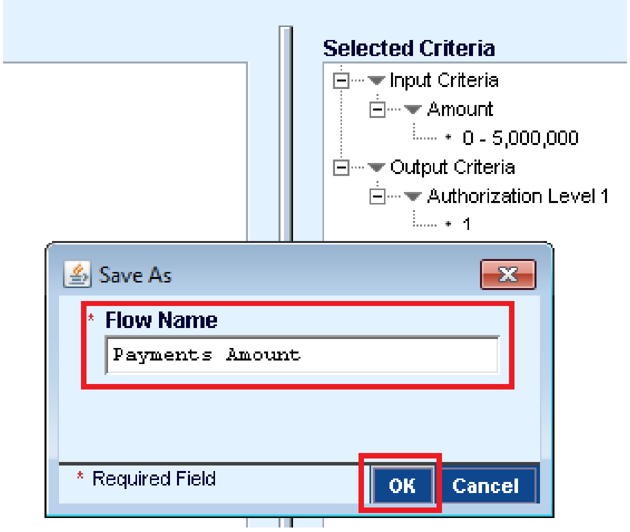
AML Warning

The update you are about to make may have Anti-Money Laundering (AML) regulatory impact. Please refer to CitiDirect Online Banking, About CitiDirect tab, Anti-Money Laundering, for the list of branches to which this applies. If you are adding an entitlement to a regulated branch account, payments authorization rights for the account will only be effective after the branch has received the user's correctly certified identity documents. The status of your users can be checked by running the AML User by Client Report, under Access Management Reports.

Click Yes to continue or No if you wish to cancel the request.

ID: amlWarning

Name the created flow scheme and confirm it by clicking ‘OK’.



Selected Criteria
- Input Criteria
  - Amount
    - 0 - 5,000,000
- Output Criteria
  - Authorization Level 1
    - 1

Save As

* Flow Name: Payments Amount

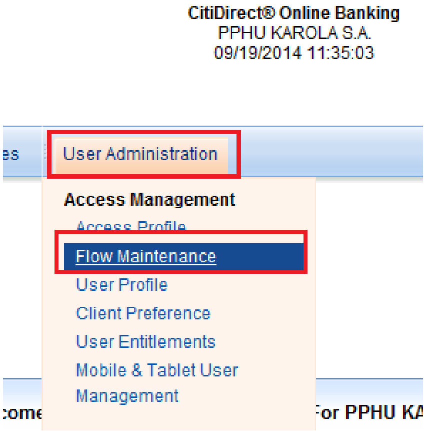
* Required Field

NOTE! Name of each flow schemes must be different – the system will not allow to save the same flow name two times.

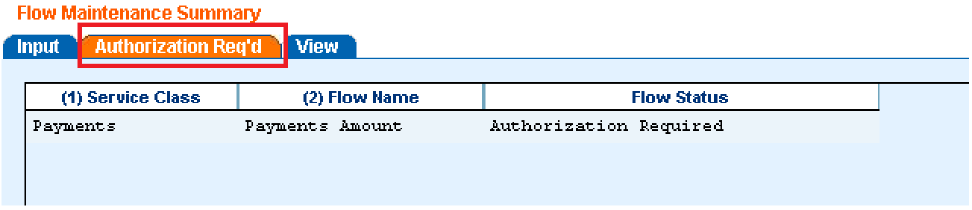
Authorization of an access profile, just like other authorizations, can be performed by a User with Security Manager entitlements other than the User who entered/created the change.

6.2 Creating and modifying a transaction flow scheme (authorizing Security Manager)

In the CitiDirect Services window hover over ‘User Administration’ on the main navigation bar and select ‘**Flow Maintenance**’ option from the drop-down list.

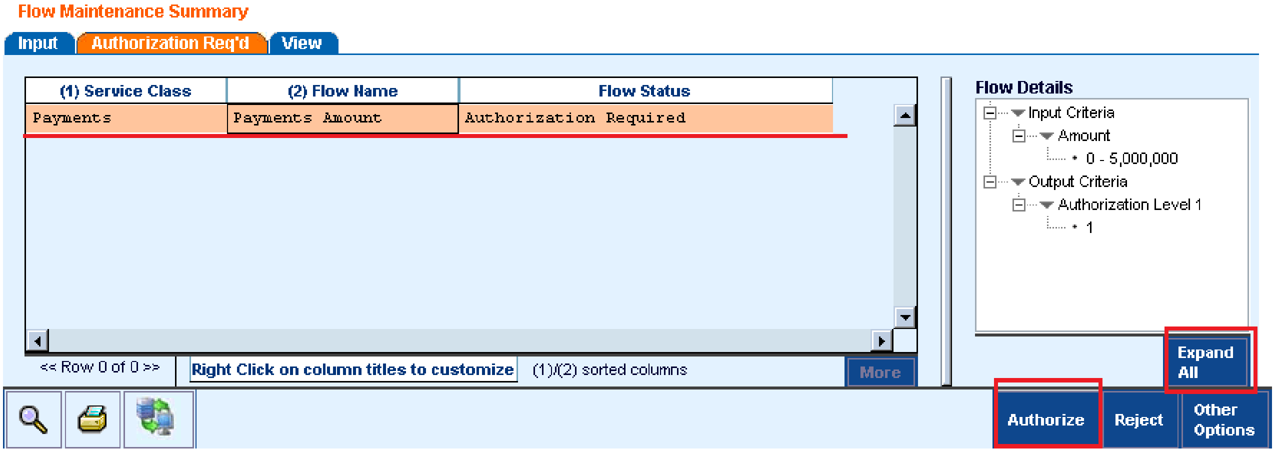


In order to authorize the created flow scheme, go to the ‘Authorization Req’d’ tab.



(1) Service Class	(2) Flow Name	Flow Status
Payments	Payments Amount	Authorization Required

Select the flow you wish to authorize. Details of the configuration will appear at the right side of the screen. Select the ‘Expand All’ option to see the full view of details. If the configuration is correct – click ‘Authorize’. If there are errors, select ‘Reject’. If the settings are rejected, they will need to be entered again according to the section 6.1 of the hereby User Manual.



(1) Service Class	(2) Flow Name	Flow Status
Payments	Payments Amount	Authorization Required

7. Standing Instruction - setup

In order to begin using Standing Instruction functionality, it is necessary to first contact the Bank and activate this service on the Client Profile in CitiDirect.

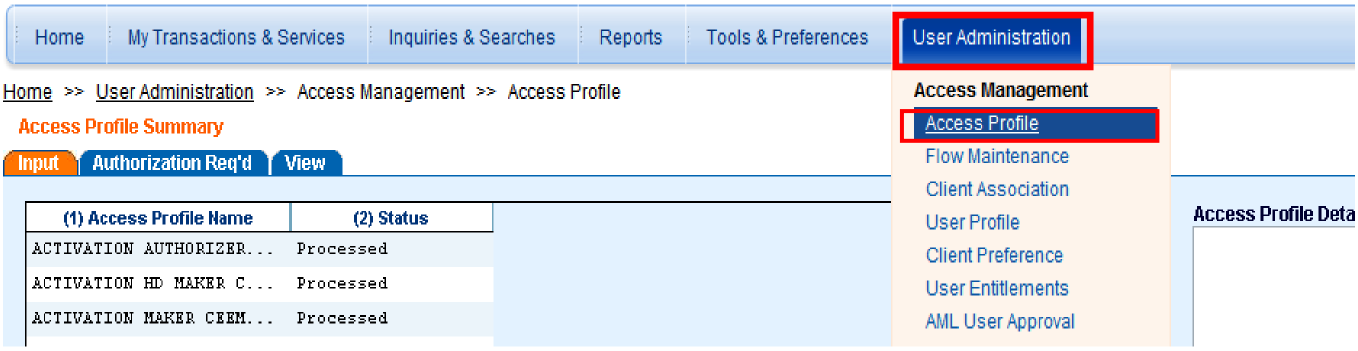
The Security Manager will be able to assign entitlements to create standing instructions to the Users only after the initial setup is performed on the side of the Bank.

7.1 Standing Instruction – profile and payment flow configuration

To assign entitlements to standing instructions to a User, the Security Manager should follow the steps outlined below:

1. create an access profile with Standing Instruction functionality enabled
2. authorize the created access profile
3. define the payment flow
4. authorize the new payment flow or modify an already existing payment flow
5. assign User entitlements to the authorized access profile
6. authorize the assigned User entitlements

<u>**Step 1** - Creating an access profile with standing instruction functionality enabled</u>



(1) Access Profile Name	(2) Status
ACTIVATION AUTHORIZER...	Processed
ACTIVATION HD MAKER C...	Processed
ACTIVATION MAKER CEEM...	Processed

After the Bank performs the initial setup on the Profile in CitiDirect at the Client's request, the Standing Instruction functionality is automatically added to all access profiles existing on such a Client Profile in CitiDirect. **The exceptions from this rule are access profiles with 'Creation Method' specified.** In this case, the Security Manager should add the missing creation methods, i.e. 'Standing Instruction' and 'Recurring Payments' to these access profiles

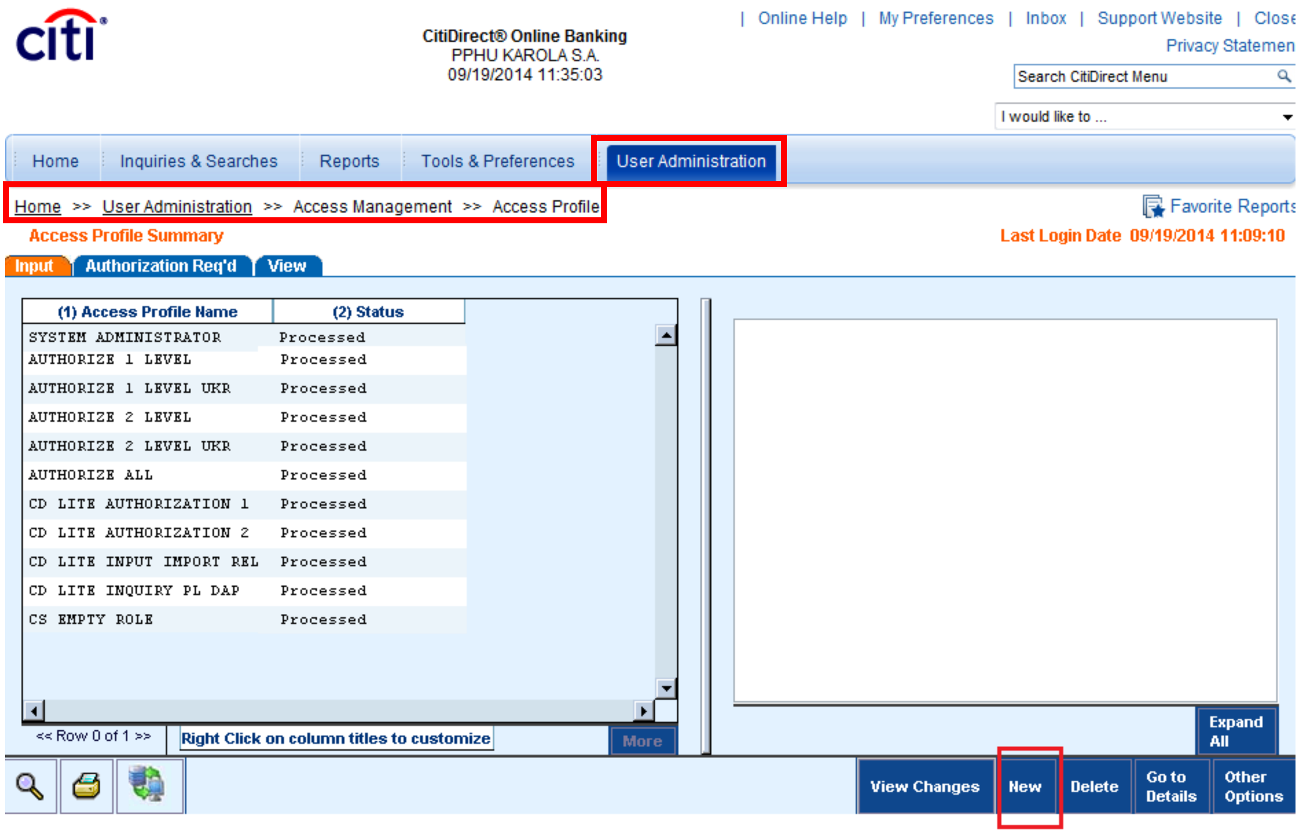
There are two ways for the Security Manager to add Standing Instruction functionality to access profiles.

The first option is to create a new access profile specifically for the Standing Instruction service. Second option is to modify an already existing access profile and add the Standing Instruction functionality to it.

In case of the modification of an already existing profile, such an access profile can be saved under its already existing name – this will cause the expansion of entitlements for those Users who have this profile assigned to them.

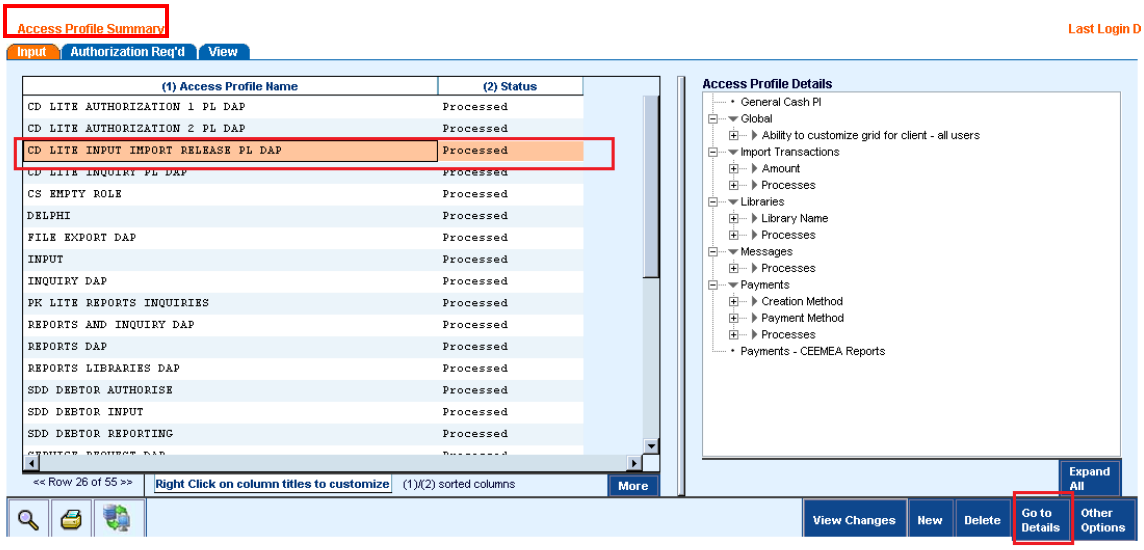
Saving the profile under a new name will result in the creation of a new access profile, which will then need to be assigned to the Users who should gain access to it.

To create a new access profile, select the 'User Administration' tab in the CitiDirect main menu and then click the '**New**' button in the right lower corner of the screen.



(1) Access Profile Name	(2) Status
SYSTEM ADMINISTRATOR	Processed
AUTHORIZE 1 LEVEL	Processed
AUTHORIZE 1 LEVEL UKR	Processed
AUTHORIZE 2 LEVEL	Processed
AUTHORIZE 2 LEVEL UKR	Processed
AUTHORIZE ALL	Processed
CD LITE AUTHORIZATION 1	Processed
CD LITE AUTHORIZATION 2	Processed
CD LITE INPUT IMPORT REL	Processed
CD LITE INQUIRY PL DAP	Processed
CS EMPTY ROLE	Processed

Modification of an already existing profile can be performed under the same tab. To modify an existing profile, select it from the list of existing profiles and then click the '**Go to Details**' button in the right lower corner of the screen.

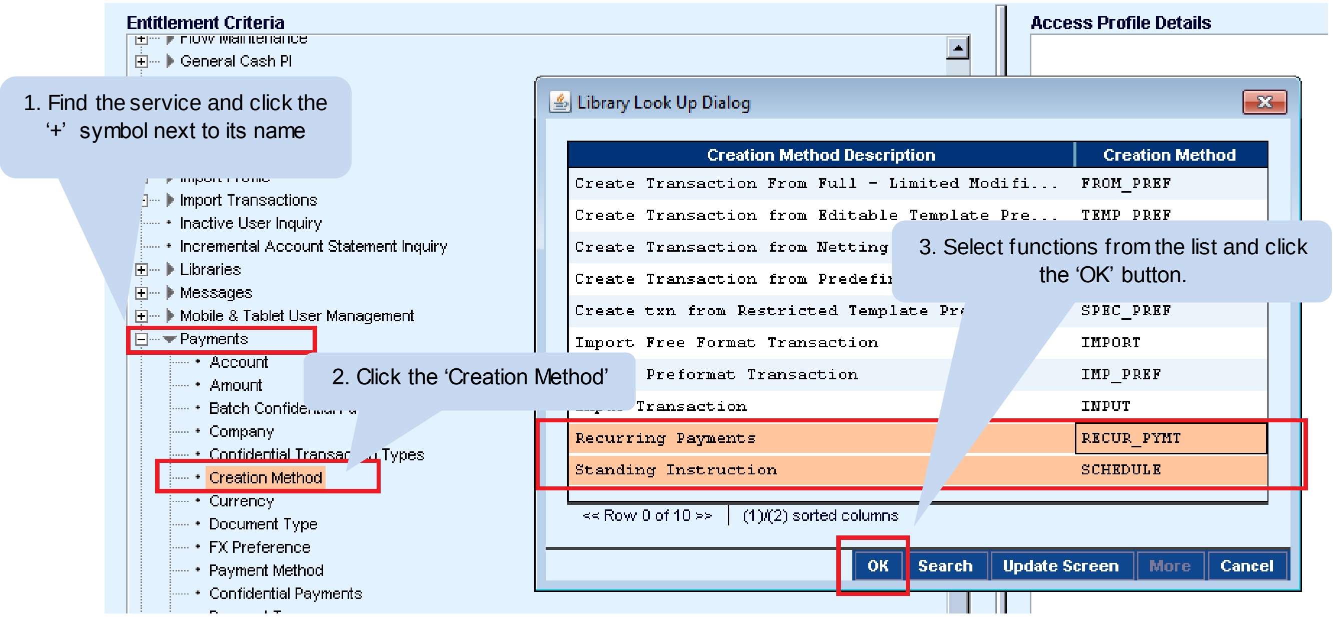


(1) Access Profile Name	(2) Status
CD LITE AUTHORIZATION 1 PL DAP	Processed
CD LITE AUTHORIZATION 2 PL DAP	Processed
CD LITE INPUT IMPORT RELEASE PL DAP	Processed
CD LITE INQUIRY PL DAP	Processed
CS EMPTY ROLE	Processed
DELPHI	Processed
FILE EXPORT DAP	Processed
INPUT	Processed
INQUIRY DAP	Processed
PK LITE REPORTS INQUIRIES	Processed
REPORTS AND INQUIRY DAP	Processed
REPORTS DAP	Processed
REPORTS LIBRARIES DAP	Processed
SDD DEBTOR AUTHORISE	Processed
SDD DEBTOR INPUT	Processed
SDD DEBTOR REPORTING	Processed

<< Row 26 of 55 >> Right Click on column titles to customize (1)/(2) sorted columns

In both of the abovementioned situations (creation of a new access profile or editing an already existing profile), adding the Standing Instruction functionality is performed in the same way. Regardless of whether you have clicked on 'New' or on 'Go to Details' the next step is to select '**Payments**' from the list of criteria on the left and click ⊞ icon to expand the list. Next, select '**Creation Method**' option from the list – a window with list of functions will appear on the screen. On that list, select '*Standing Instruction*' and '*Recurring Payments*' and confirm your choice by clicking 'OK'. The selected functions should now display to the right part of the screen.

To select additional functions from the list, hold down the 'CTRL' key on your keyboard and select them from the list – then confirm your choice by clicking 'OK'. The change must then be approved with 'Authorize' button at the bottom of the screen. If the access profile is also meant to grant access to the Standing Instructions library, please refer to the detailed information in the **'Other settings – Standing Instruction library and reports'** section of the hereby User Manual.



1. Find the service and click the '+' symbol next to its name

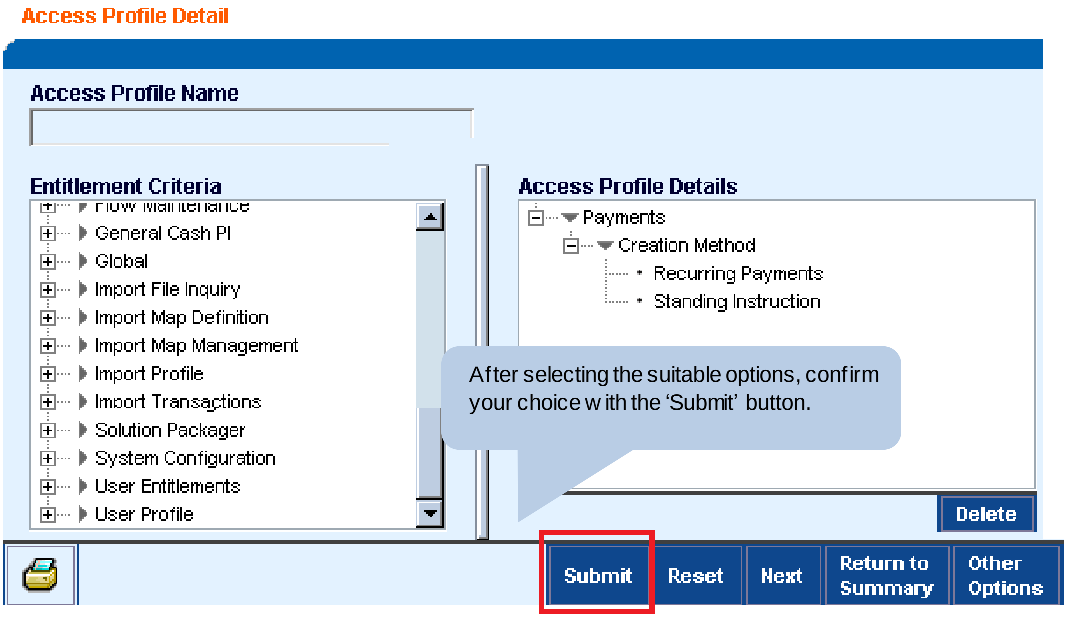
2. Click the 'Creation Method'

3. Select functions from the list and click the 'OK' button.

Creation Method Description	Creation Method
Create Transaction From Full – Limited Modifi...	FROM_PREF
Create Transaction from Editable Template Pre...	TEMP_PREF
Create Transaction from Netting	
Create Transaction from Predefi	
Create txn from Restricted Template Pr	SPEC_PREF
Import Free Format Transaction	IMPORT
Preformat Transaction	IMP_PREF
Transaction	INPUT
Recurring Payments	RECUR_PYMT
Standing Instruction	SCHEDULE

<< Row 0 of 10 >> (1)/(2) sorted columns

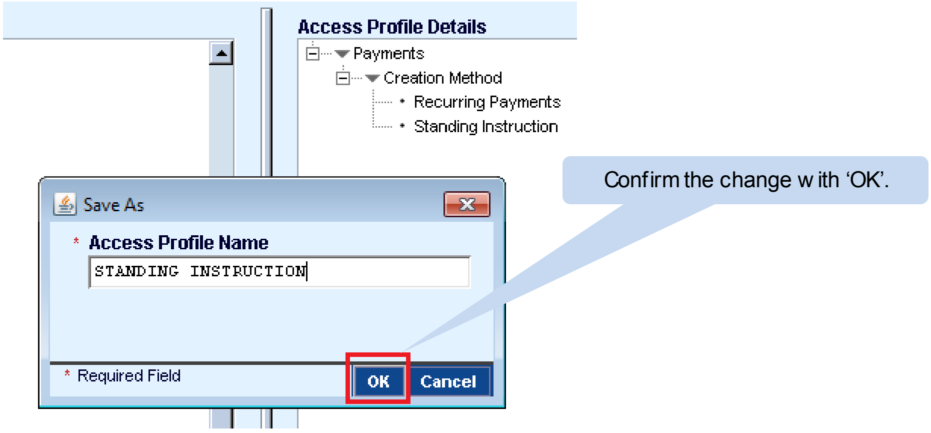
The selected options are presented below:



After selecting the suitable options, confirm your choice w ith the 'Submit' button.

When the contents of an access profile are ready, click the 'Submit' button.

After you click the 'Submit' button, a new window with access profile name will appear – type the name of the created profile here and confirm with the 'OK' button. **The Access Profile has been submitted for authorization.**



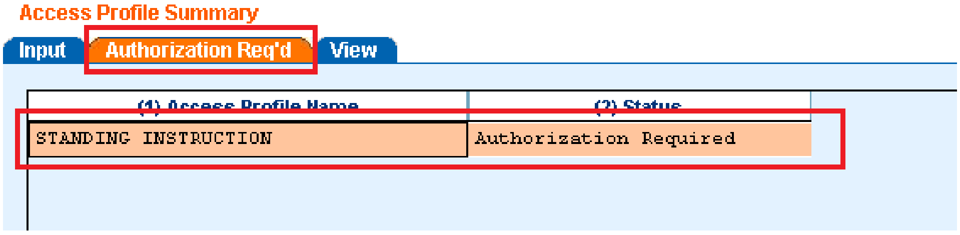
Access Profile Name: STANDING INSTRUCTION

Confirm the change w ith 'OK'.

Step 2 - Authorize the created access profile

To authorize an access profile, go to the 'User Administration' tab in the CitiDirect Services window main menu and select the '**Access Profile**' option. Next go to the 'Authorization Req'd' tab – a list of profiles pending authorization will appear.

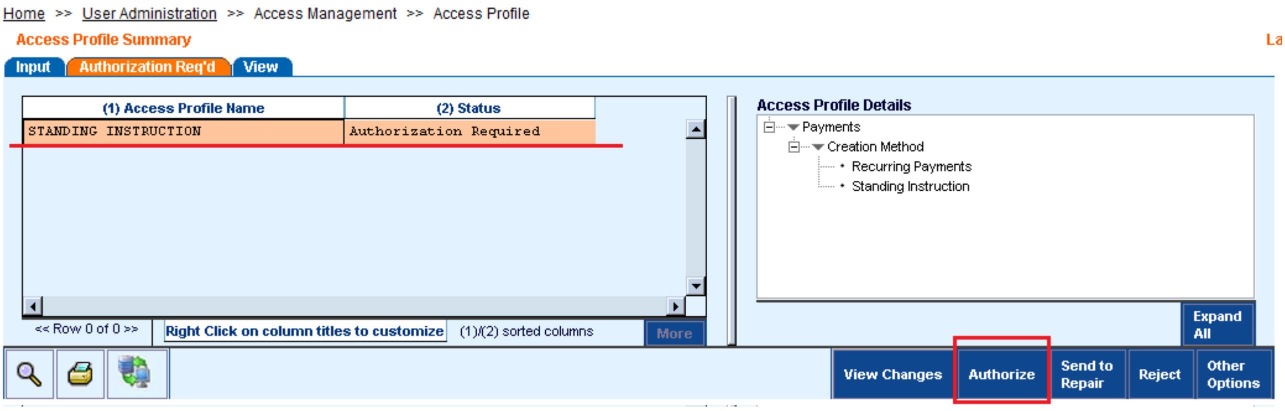
Authorization of an access profile can be performed by a person with the Security Manager entitlements, different from the person who created/entered the changes.



Access Profile Summary

(1) Access Profile Name	(2) Status
STANDING INSTRUCTION	Authorization Required

Click the name of the profile you want to authorize – the contents of the profile will appear on the right side of the screen. If the profile has been modified, you can click on 'View Changes' in order to see comparison of previous and current contents of the profile in a new window.



Home >> User Administration >> Access Management >> Access Profile

Access Profile Summary

(1) Access Profile Name	(2) Status
STANDING INSTRUCTION	Authorization Required

<< Row 0 of 0 >> Right Click on column titles to customize (1)/(2) sorted columns

Access Profile Details

- Payments
  - Creation Method
    - Recurring Payments
    - Standing Instruction

To authorize the profile, click 'Authorize'.

Step 3 Define the payment flow

While defining the settings concerning the payment flow for Standing Instructions and Recurring Payments, please keep in mind the following:

i. **The 'Standing Instruction' requires definition of a separate payment flow** ('Flow Maintanance') that will apply to each created Standing Instruction.

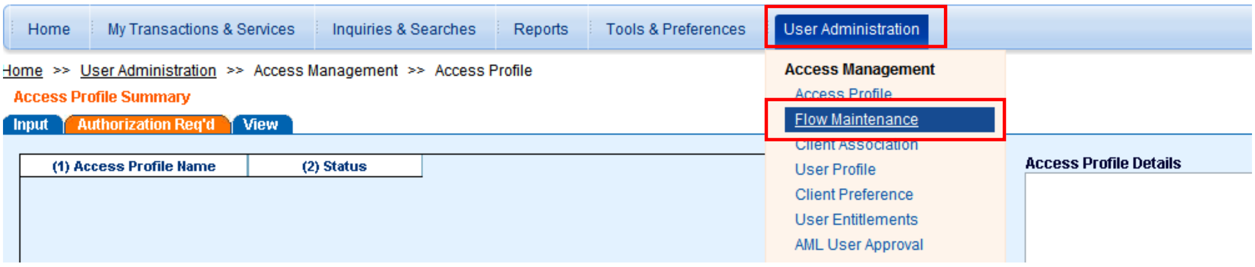
ii. **For the Recurring Payments the same flow as for the standard payments may be used.** Exception from that rule is the flow with specified 'Creation Methods'. In this case, the Security Manager should add the 'Recurring Payments' creation method to the existing flow.

iii. **If the Recurring Payments should require a separate flow from the flow of standard payments,** the Security Manager should create a separate payment flow with 'Recurring Payments' as creation method.

Described below are the details of applying these settings:

(i) Defining new payment flow for the ‘Standing Instruction’ function

In the ‘User Administration’ tab in the main menu, select ‘Flow Maintenace’.



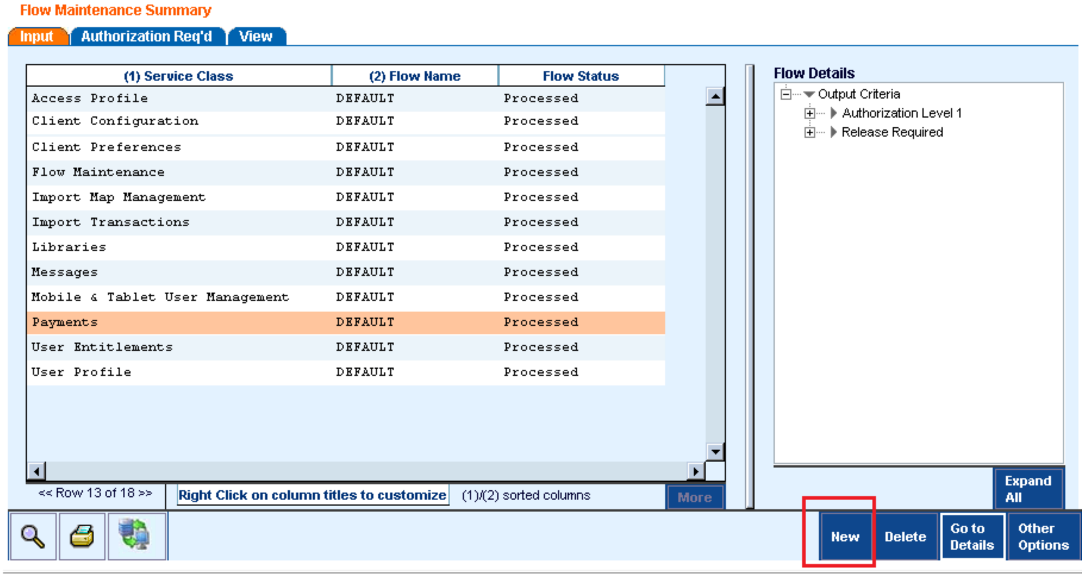
Home >> User Administration >> Access Management >> Access Profile

Access Profile Summary

(1) Access Profile Name	(2) Status

Access Profile Details

Next, click the ‘New’ button in the right lower corner of the screen.

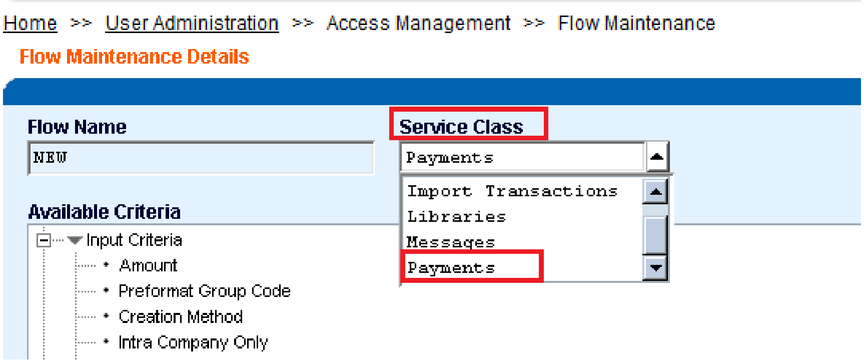


Flow Maintenance Summary

(1) Service Class	(2) Flow Name	Flow Status
Access Profile	DEFAULT	Processed
Client Configuration	DEFAULT	Processed
Client Preferences	DEFAULT	Processed
Flow Maintenance	DEFAULT	Processed
Import Map Management	DEFAULT	Processed
Import Transactions	DEFAULT	Processed
Libraries	DEFAULT	Processed
Messages	DEFAULT	Processed
Mobile & Tablet User Management	DEFAULT	Processed
Payments	DEFAULT	Processed
User Entitlements	DEFAULT	Processed
User Profile	DEFAULT	Processed

Flow Details
- Output Criteria
  - Authorization Level 1
  - Release Required

Click on the ▼ button and select ‘Payments’ from the drop-down menu:



Home >> User Administration >> Access Management >> Flow Maintenance

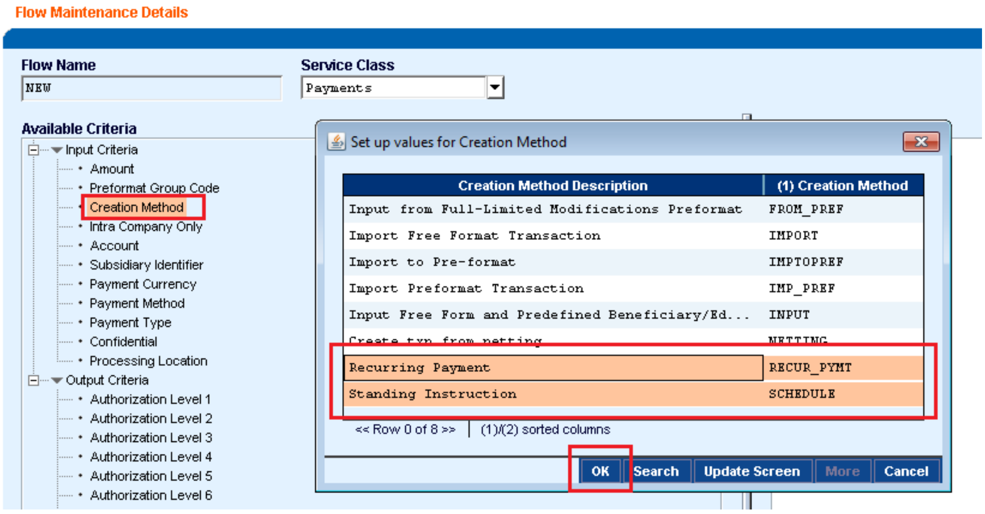
Flow Maintenance Details

Flow Name: NEW

Service Class: Payments

Available Criteria
- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only

Next, select ‘Creation method’ - a window will appear. Select ‘Standing Instruction’ and confirm by clicking ‘OK’.



Flow Maintenance Details

Flow Name: NEW

Service Class: Payments

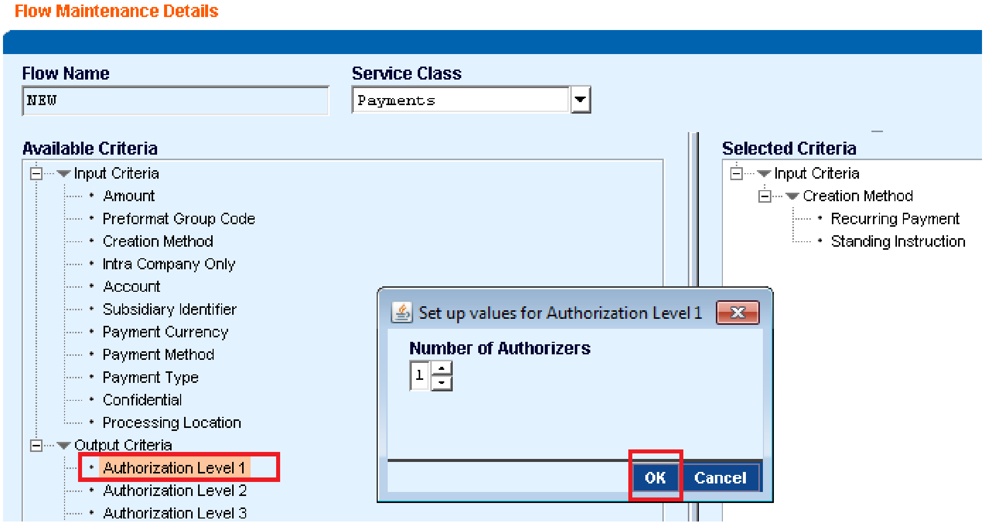
Available Criteria

- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only
  - Account
  - Subsidiary Identifier
  - Payment Currency
  - Payment Method
  - Payment Type
  - Confidential
  - Processing Location
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3
  - Authorization Level 4
  - Authorization Level 5
  - Authorization Level 6

Set up values for Creation Method

Creation Method Description	(1) Creation Method
Input from Full-Limited Modifications Preformat	FROM_PREF
Import Free Format Transaction	IMPORT
Import to Pre-format	IMPTOPREF
Import Preformat Transaction	IMP_PREF
Input Free Form and Predefined Beneficiary/Ed...	INPUT
Create txn from netting	NETTING
Recurring Payment	RECUR_PYMT
Standing Instruction	SCHEDULE

<< Row 0 of 8 >> | (1)/(2) sorted columns



Flow Maintenance Details

Flow Name: NEW

Service Class: Payments

Available Criteria

- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only
  - Account
  - Subsidiary Identifier
  - Payment Currency
  - Payment Method
  - Payment Type
  - Confidential
  - Processing Location
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3

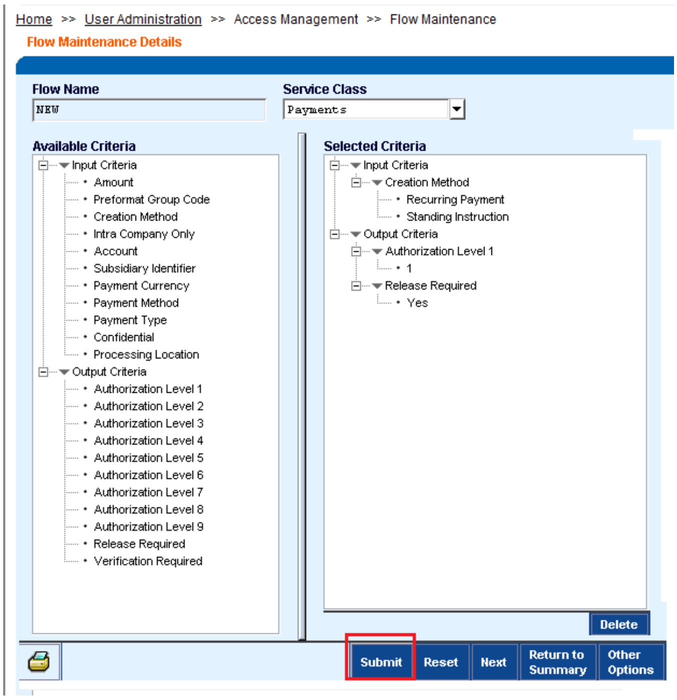
Selected Criteria

- Input Criteria
  - Creation Method
    - Recurring Payment
    - Standing Instruction

Set up values for Authorization Level 1

Number of Authorizers: 1

The selected records will appear on the right side of the screen. To save the changes, click ‘Submit’.



Home >> User Administration >> Access Management >> Flow Maintenance

Flow Maintenance Details

Flow Name: NEW

Service Class: Payments

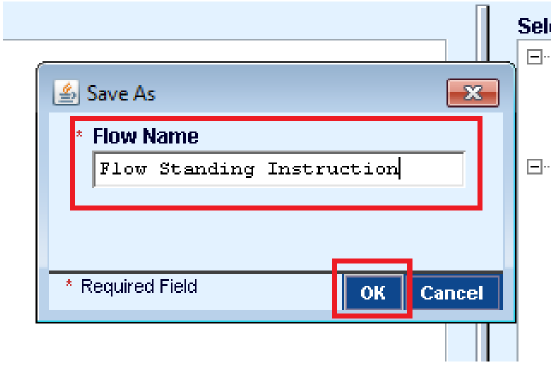
Available Criteria

- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only
  - Account
  - Subsidiary Identifier
  - Payment Currency
  - Payment Method
  - Payment Type
  - Confidential
  - Processing Location
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3
  - Authorization Level 4
  - Authorization Level 5
  - Authorization Level 6
  - Authorization Level 7
  - Authorization Level 8
  - Authorization Level 9
  - Release Required
  - Verification Required

Selected Criteria

- Input Criteria
  - Creation Method
    - Recurring Payment
    - Standing Instruction
- Output Criteria
  - Authorization Level 1
    - 1
  - Release Required
    - Yes

In the next window, you can change the name of the payment ‘Flow’:

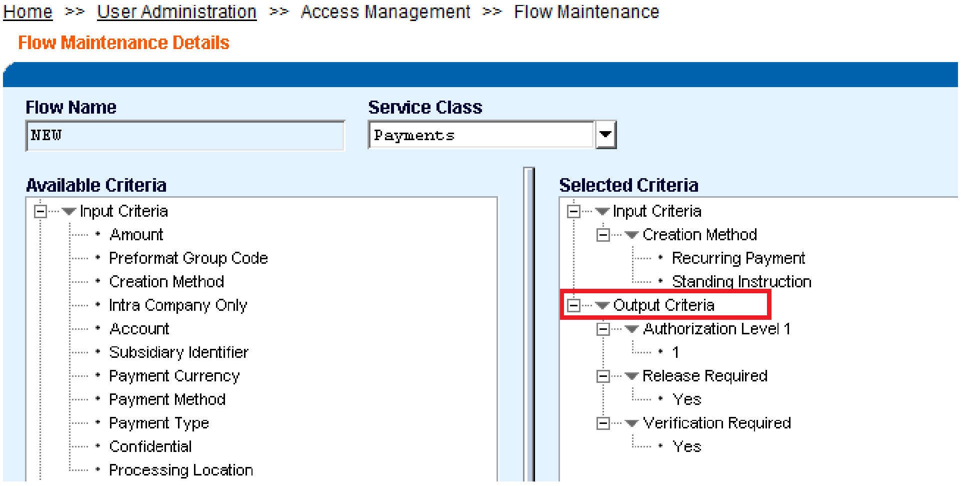


Save As

* Flow Name: Flow Standing Instruction

* Required Field

Click ‘OK’ to save the changes.



Home >> User Administration >> Access Management >> Flow Maintenance

Flow Maintenance Details

Flow Name: NEW

Service Class: Payments

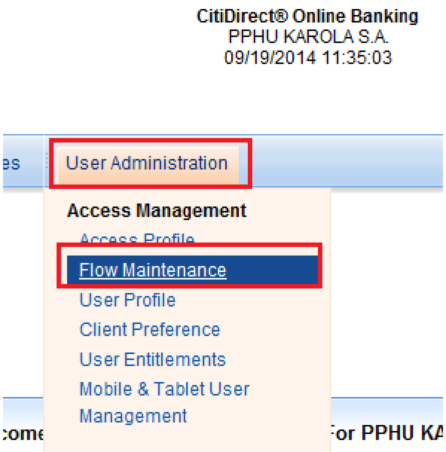
Available Criteria
- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only
  - Account
  - Subsidiary Identifier
  - Payment Currency
  - Payment Method
  - Payment Type
  - Confidential
  - Processing Location

Selected Criteria
- Input Criteria
  - Creation Method
    - Recurring Payment
    - Standing Instruction
- Output Criteria
  - Authorization Level 1
    - 1
  - Release Required
    - Yes
  - Verification Required
    - Yes

Important! For the flow concerning ‘Standing Instruction’, only the ‘Output Criteria’ Authorization options are applicable. Therefore, in case of specifying one of the following options: ‘Release Required’ and / or ‘Verification Required’ as output criteria (during the creation of the flow for Standing Instruction) these options will not be considered.

(ii) If using the same flow for Recurring Payments and standard payments is not possible – ‘Recurring Payments’ option should be added for the flows where ‘creation methods’ are specified.

To do that, go to ‘User Administration’ tab in the main menu and select ‘**Flow Maintenance**’:



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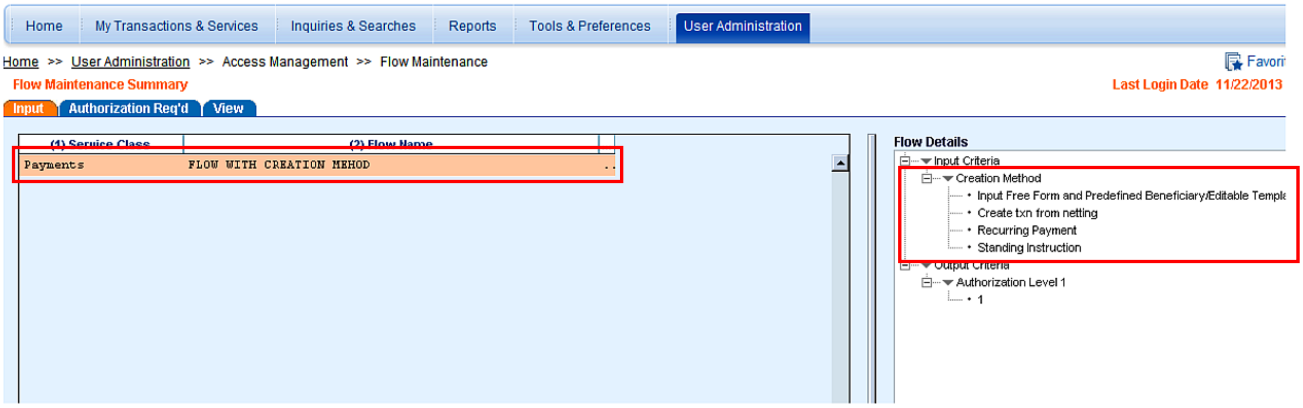
Next, select an existing ‘Flow’, with other creation methods than ‘Recurring Payments’ specified.



Home >> User Administration >> Access Management >> Flow Maintenance

Flow Maintenance Summary

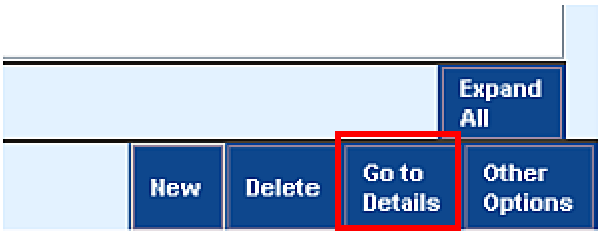
Last Login Date 11/22/2013

(1) Service Class	(2) Flow Name
Payments	FLOW WITH CREATION MEHOD ..

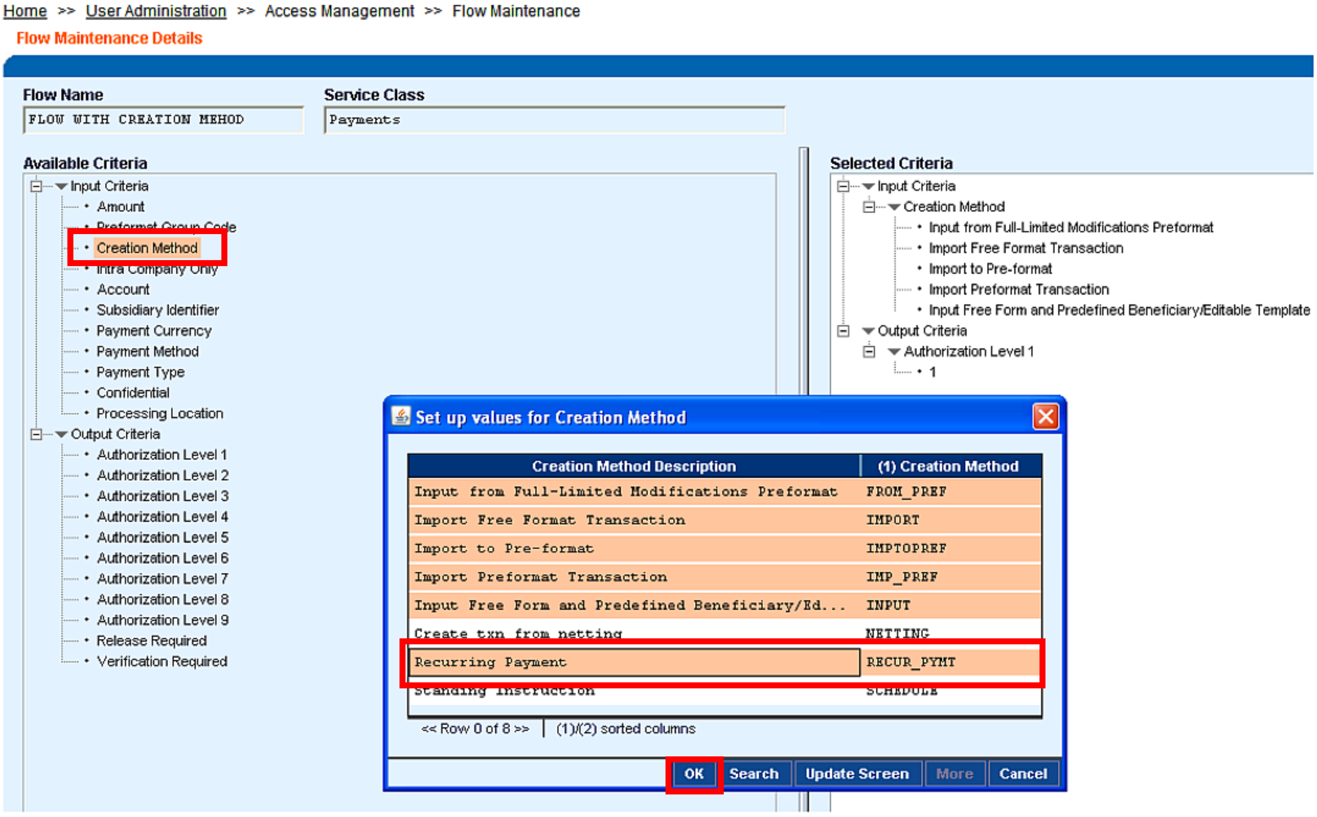
Flow Details

- Input Criteria
  - Creation Method
    - Input Free Form and Predefined Beneficiary/Editable Templa
    - Create txn from netting
    - Recurring Payment
    - Standing Instruction
- Output Criteria
  - Authorization Level 1
    - 1

To modify the flow, click the ‘Go to Details’ button in the right lower corner of the screen.



Click the ‘Creation Method’ option on the list of the ‘Input Criteria’. A window will be displayed. Pick ‘Recurring Payments’ option from the list available in that window and confirm the change with ‘OK’.


Home >> User Administration >> Access Management >> Flow Maintenance

Flow Maintenance Details

Flow Name: FLOW WITH CREATION MEHOD

Service Class: Payments

Available Criteria

- Input Criteria
  - Amount
  - Preformat Group Code
  - Creation Method
  - Intra Company Only
  - Account
  - Subsidiary Identifier
  - Payment Currency
  - Payment Method
  - Payment Type
  - Confidential
  - Processing Location
- Output Criteria
  - Authorization Level 1
  - Authorization Level 2
  - Authorization Level 3
  - Authorization Level 4
  - Authorization Level 5
  - Authorization Level 6
  - Authorization Level 7
  - Authorization Level 8
  - Authorization Level 9
  - Release Required
  - Verification Required

Selected Criteria

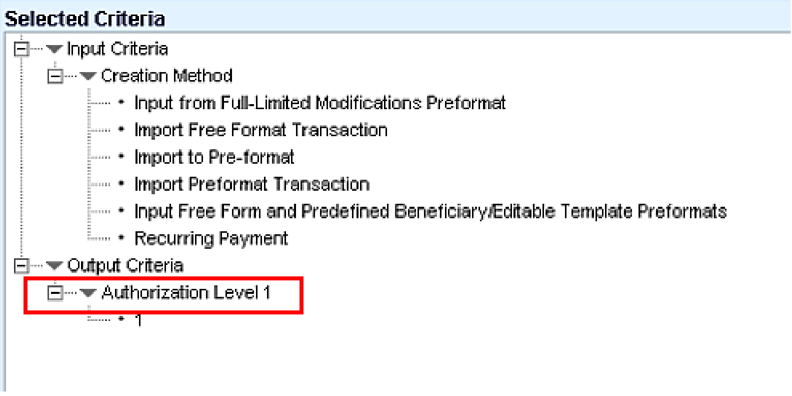
- Input Criteria
  - Creation Method
    - Input from Full-Limited Modifications Preformat
    - Import Free Format Transaction
    - Import to Pre-format
    - Import Preformat Transaction
    - Input Free Form and Predefined Beneficiary/Editable Template
- Output Criteria
  - Authorization Level 1
    - 1

Set up values for Creation Method

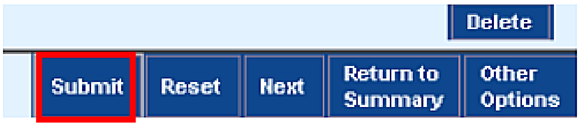
Creation Method Description	(1) Creation Method
Input from Full-Limited Modifications Preformat	FROM_PREF
Import Free Format Transaction	IMPORT
Import to Pre-format	IMPTOPREF
Import Preformat Transaction	IMP_PREF
Input Free Form and Predefined Beneficiary/Ed...	INPUT
Create txn from netting	NETTING
Recurring Payment	RECUR_PYMT
Standing Instruction	SCHEDULE

<< Row 0 of 8 >> | (1)/(2) sorted columns

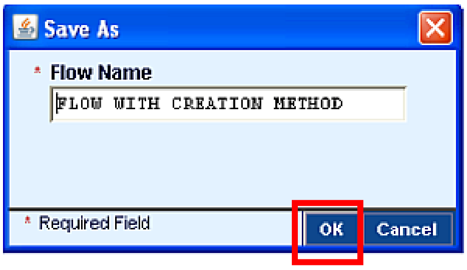
The change will appear on the right side of the screen.


Selected Criteria
- Input Criteria
  - Creation Method
    - Input from Full-Limited Modifications Preformat
    - Import Free Format Transaction
    - Import to Pre-format
    - Import Preformat Transaction
    - Input Free Form and Predefined Beneficiary/Editable Template Preformats
    - Recurring Payment
- Output Criteria
  - Authorization Level 1
    - 1

To save the changes, click ‘Submit’.



In the next window, you may change the name of the ‘Flow’.


Save As

* Flow Name

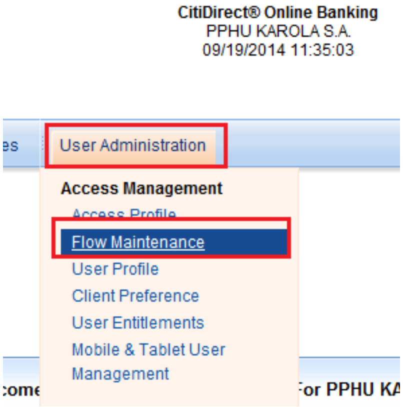
FLOW WITH CREATION METHOD

* Required Field

Click ‘OK’ to save the change.

(iii) Creating separate flow for ‘Recurring Payments’.

To create a separate flow, go to the ‘User Administration’ tab in the main menu and select ‘**Flow Maintenance**’.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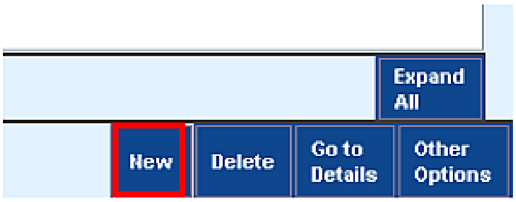
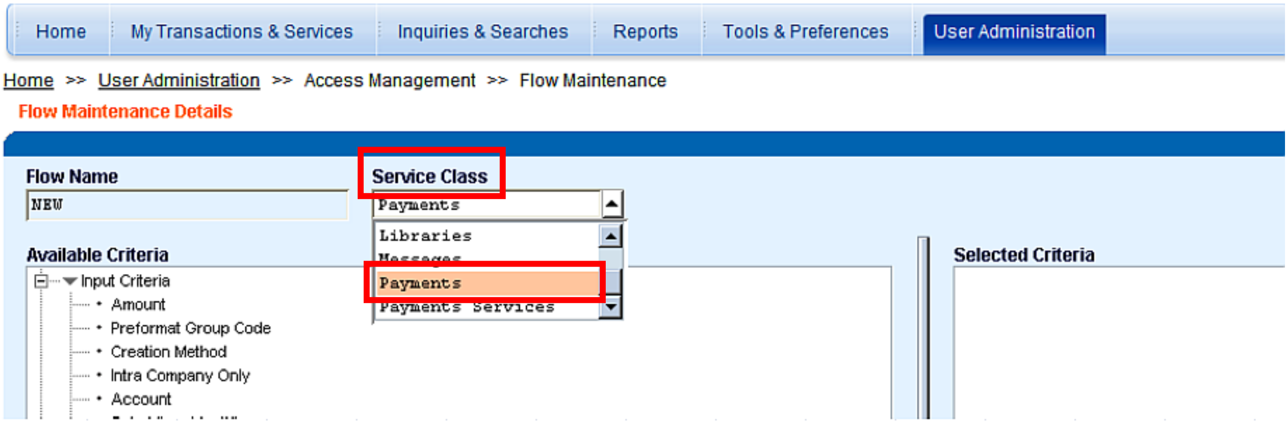
Next, click the ‘New’ button in the right lower corner of the screen.



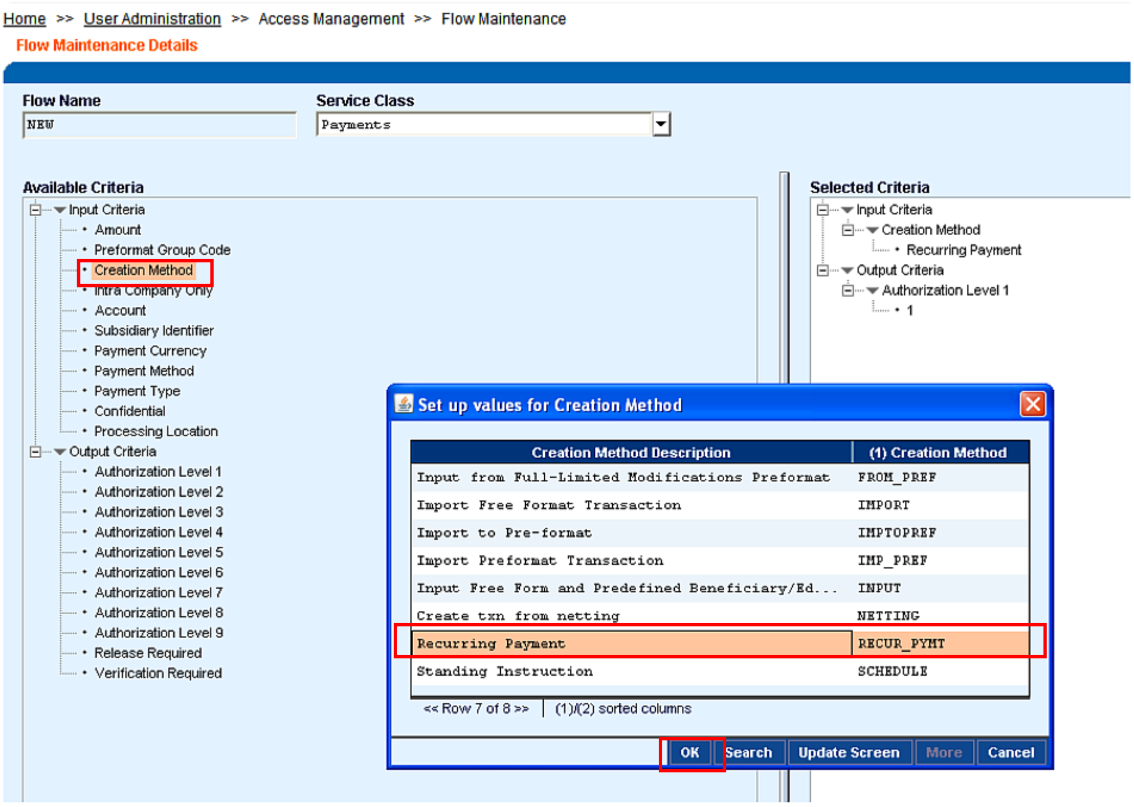
Click on the ▼ icon and select ‘Payments’ from the drop-down menu:



Flow Name: NEW

Service Class: Payments

Select ‘Creation Method’ and choose ‘Recurring Payments’ from the list in the new window. Confirm your choice with ‘OK’ button.



Flow Name: NEW

Service Class: Payments

Selected Criteria

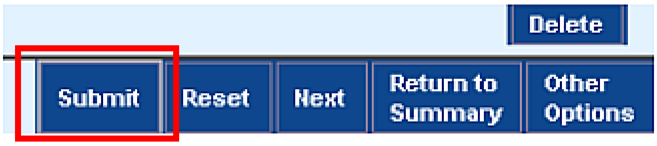
- Input Criteria
  - Creation Method
    - Recurring Payment
- Output Criteria
  - Authorization Level 1
    - 1

Set up values for Creation Method

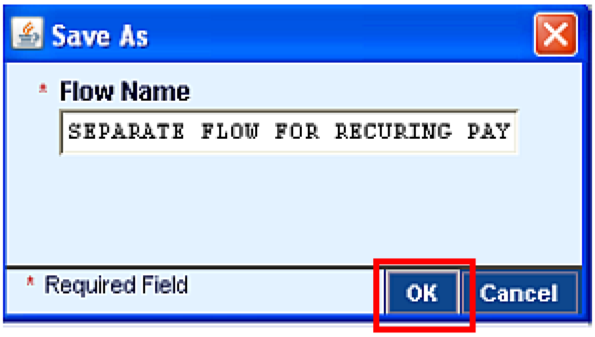
Creation Method Description	(1) Creation Method
Input from Full-Limited Modifications Preformat	FROM_PREF
Import Free Format Transaction	IMPORT
Import to Pre-format	IMPTOPREF
Import Preformat Transaction	IMP_PREF
Input Free Form and Predefined Beneficiary/Ed...	INPUT
Create txn from netting	NETTING
Recurring Payment	RECUR_PYMT
Standing Instruction	SCHEDULE

<< Row 7 of 8 >> | (1)/(2) sorted columns

Selected records will appear on the right side of the screen. To save the changes click ‘Submit’.



The next window enables you to change the name of the ‘Flow’:



* Flow Name

SEPARATE FLOW FOR RECURING PAY

* Required Field

Click ‘OK’ to save this change.

Step 4 - <u>Authorize new payment flow or modified existing payment flow</u>

According to the description under section 6.2 of the hereby User Manual, configuration setup requires authorization.

Step 5 - <u>Assign Users with entitlements to the authorized access profile</u>

Assigning Standing Instruction entitlements to the Users, i.e. assigning authorized access profile to the User is performed according to the description of User entitlements assignment available under section 5.1 of the hereby User Manual.

Settings applied to the flow of payments for Standing Instructions and Recurring Payments determine which entitlements will be needed for the Users to make payments with use of those functions.

The Users who should only be enabled to create Standing Instructions and Recurring Payments should be assigned a different access profile than the Users with authorization entitlements.

Step 6 <u>Authorize the assigned User entitlements</u>

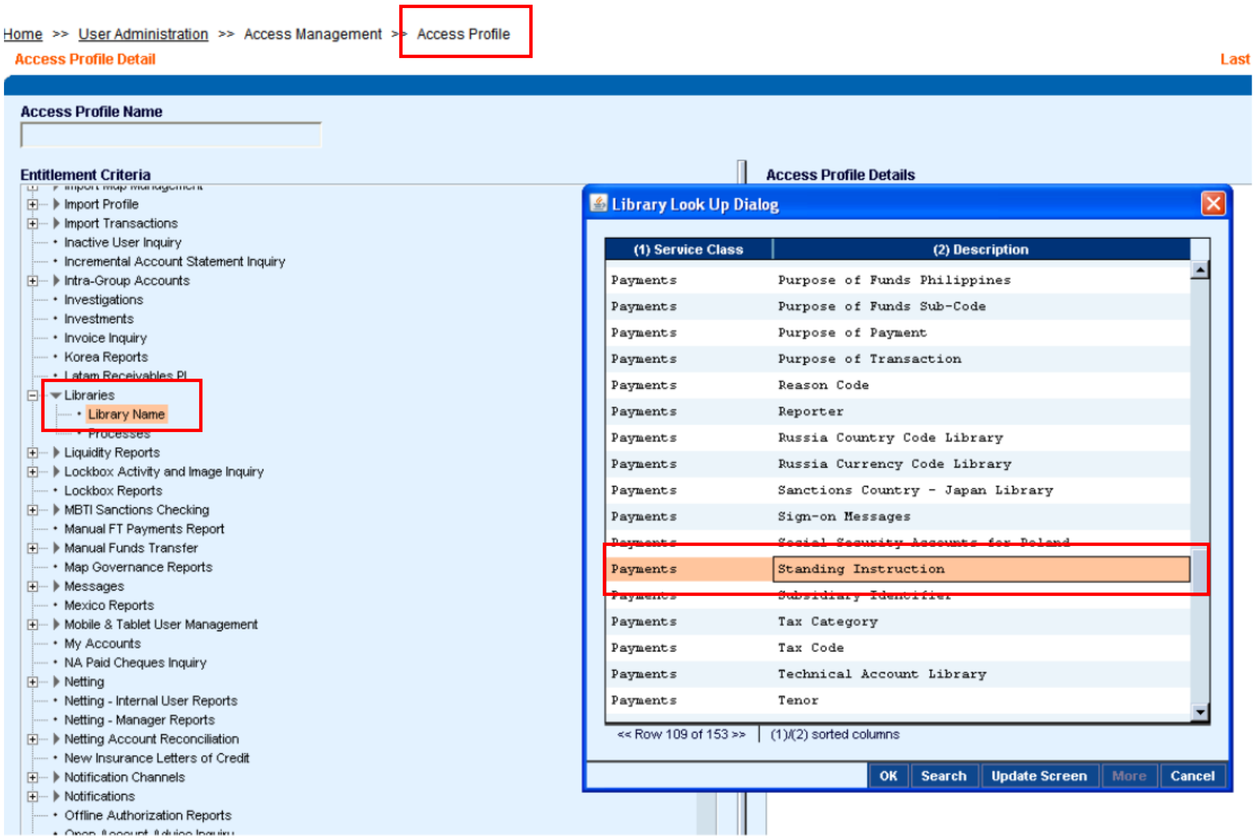
Authorization of assigned User entitlements is performed according to the description of User entitlement assignment available under section 5.2 of the hereby User Manual.

If acting as the authorizing Security Manager you **do not** want to authorize the assigned entitlements, you can send such modification to repair or reject it (in such case, the new User will have no assigned entitlements, while the modified User will retain the scope of entitlements from before the modification.)

7.2 Other settings – Standing Instruction library and reports

The 'Payments – Standing Instructions' library is used by the Users entitled to access it in order to create entries containing **Standing Instruction Types, Business Units** and email addresses – all of which are be stored in the library for later use during creation of standing instructions and in the Standing Instructions reports. The User who creates standing instructions may set notifications for them – those notifications are sent to the email addresses stored in the library.

Entitlements to the Standing Instruction Library should be assigned already from the level of the access profile creation/modification. Such creation/modification has been described above in Step 1 'Creating an access profile with standing instruction functionality enabled'. The 'Payments – Standing Instruction' library should be selected from the list of entitlement criteria as additional setting and added to the access profile.



Home >> User Administration >> Access Management >> Access Profile

Access Profile Detail

Access Profile Name

Entitlement Criteria

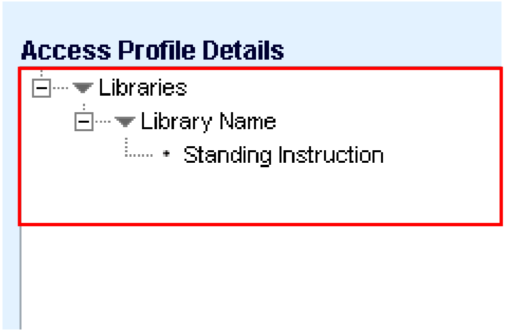
- Import Map Management
- Import Profile
- Import Transactions
- Inactive User Inquiry
- Incremental Account Statement Inquiry
- Intra-Group Accounts
- Investigations
- Investments
- Invoice Inquiry
- Korea Reports
- Latam Receivables PI
- Libraries
  - Library Name
  - Processes
- Liquidity Reports
- Lockbox Activity and Image Inquiry
- Lockbox Reports
- MBTI Sanctions Checking
- Manual FT Payments Report
- Manual Funds Transfer
- Map Governance Reports
- Messages
- Mexico Reports
- Mobile & Tablet User Management
- My Accounts
- NA Paid Cheques Inquiry
- Netting
- Netting - Internal User Reports
- Netting - Manager Reports
- Netting Account Reconciliation
- New Insurance Letters of Credit
- Notification Channels
- Notifications
- Offline Authorization Reports
- Open Account Advice Inquiry

Access Profile Details

Library Look Up Dialog

(1) Service Class	(2) Description
Payments	Purpose of Funds Philippines
Payments	Purpose of Funds Sub-Code
Payments	Purpose of Payment
Payments	Purpose of Transaction
Payments	Reason Code
Payments	Reporter
Payments	Russia Country Code Library
Payments	Russia Currency Code Library
Payments	Sanctions Country - Japan Library
Payments	Sign-on Messages
Payments	Social Security Accounts for Poland
Payments	Standing Instruction
Payments	Subsidiary Identifier
Payments	Tax Category
Payments	Tax Code
Payments	Technical Account Library
Payments	Tenor

<< Row 109 of 153 >> | (1)/(2) sorted columns



Access Profile Details

- Libraries
  - Library Name
    - Standing Instruction

To define the authorization flow for the Standing Instructions Library, select ‘Access Profiles’ from the ‘User Administration’ tab in the main menu. Next, select the flow you wish to authorize from the ‘Input’ tab and click on ‘Go to Details’ button in the right lower corner of the screen. Input appropriate data to define the flow. It is possible to define up to three levels of authorization for creating of modifying the records in the library. If creating library entries should not be subject to any validation, please choose level 1 authorization and set the number of authorizing persons to 0.

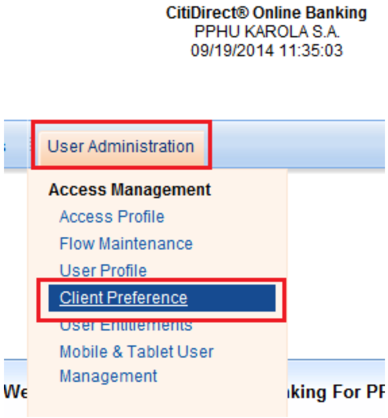
The User may also have access to reports from **initiated standing instructions**. Such report belongs to the **reports from initiated transactions** – being assigned entitlements to this group of reports is enough for the User to be able to access the standing instruction report.

8. Client preferences modification

The Security Manager can make changes to the Client's preferences such as manual input of transaction reference or setting default values for fields, eg. default account for fees and commissions.

8.1 Client preferences modification (creating Security Manager)

In the CitiDirect Services window hover over the 'User Administration' option in the main menu and go to the '**Client Preference**' tab to modify the settings related to preferences.



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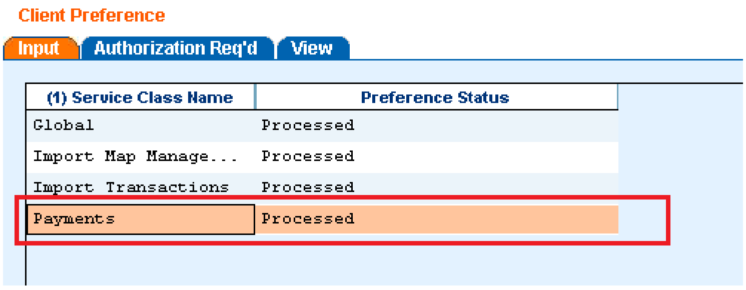
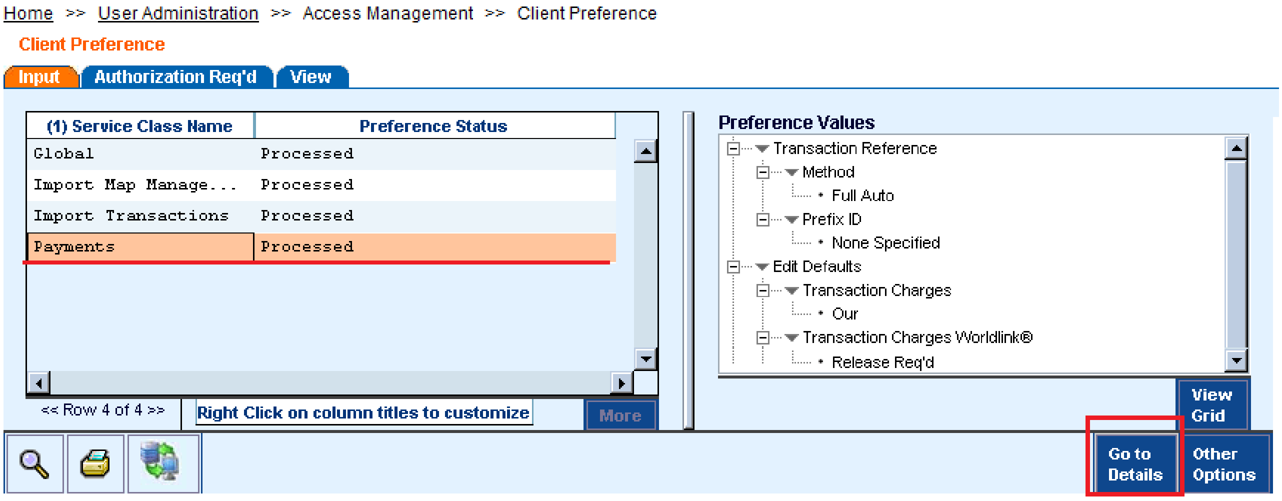
A list of functions available from the 'Client Preferences' screen will appear. To modify any function except for Payments, please contact Citi Handlowy.



Client Preference

(1) Service Class Name	Preference Status
Global	Processed
Import Map Manage...	Processed
Import Transactions	Processed
Payments	Processed

To modify the Client preferences regarding 'Payments', select this option on the list and click 'Go to Details'.



Home >> User Administration >> Access Management >> Client Preference

Client Preference

(1) Service Class Name	Preference Status
Global	Processed
Import Map Manage...	Processed
Import Transactions	Processed
Payments	Processed

<< Row 4 of 4 >>

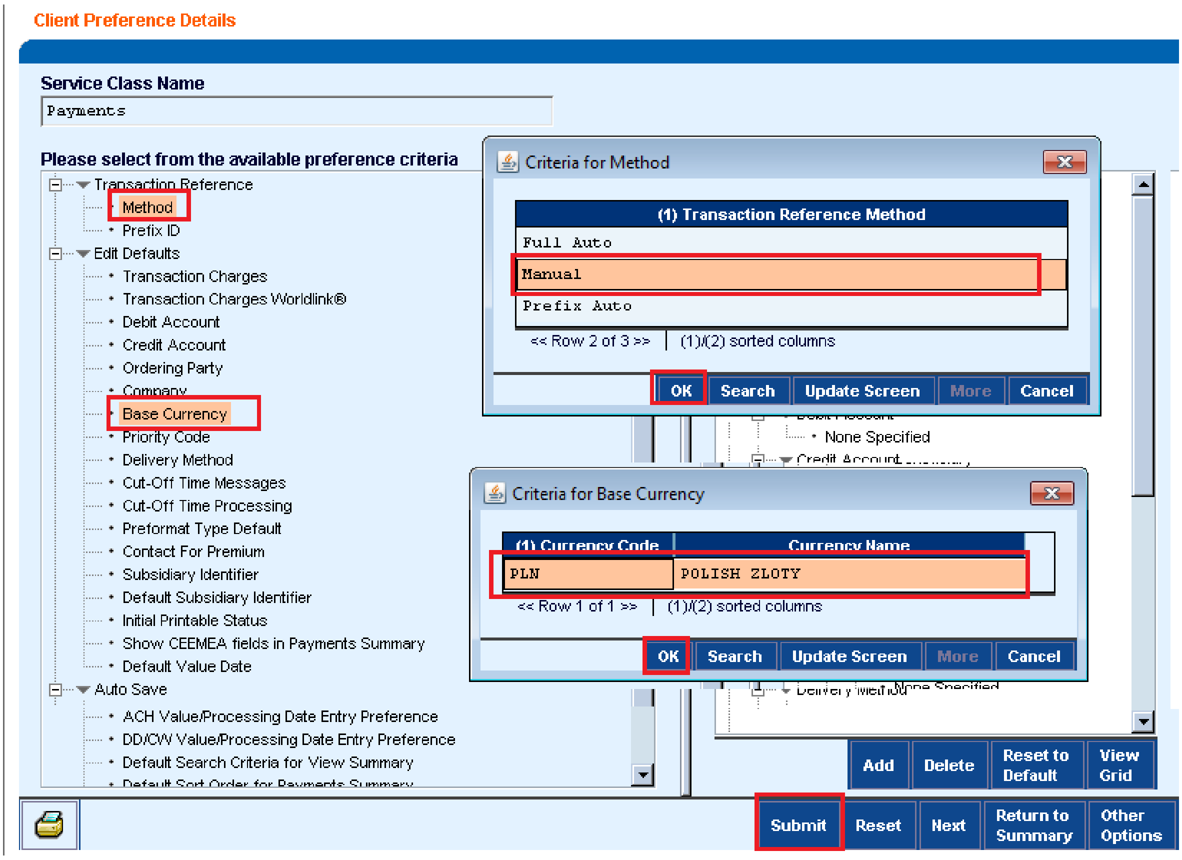
Right Click on column titles to customize

Preference Values

- Transaction Reference
  - Method
    - Full Auto
  - Prefix ID
    - None Specified
- Edit Defaults
  - Transaction Charges
    - Our
  - Transaction Charges Worldlink®
    - Release Req'd

Just like with other CitiDirect configuration screens the left side of the screen features the services available for modification, while the right side displays those services that have already been added.

For ‘Payment’ preferences only the ‘Method’ option can be modified. To modify ‘Method’ just select it from the list – an additional window will appear where the setting can be changed. Confirm the new choice with ‘OK’ and then submit the change for authorization by clicking the ‘Submit’ button.


Client Preference Details

Service Class Name: Payments

Please select from the available preference criteria

Criteria for Method

(1) Transaction Reference Method
Full Auto
Manual
Prefix Auto

<< Row 2 of 3 >> | (1)/(2) sorted columns

Criteria for Base Currency

(1) Currency Code	Currency Name
PLN	POLISH ZLOTY

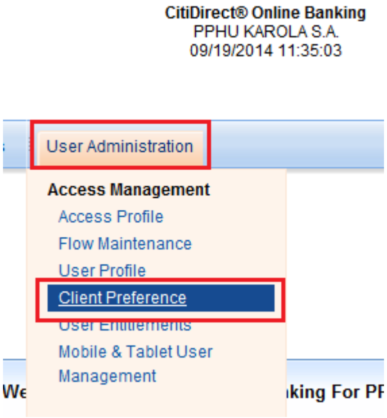
<< Row 1 of 1 >> | (1)/(2) sorted columns

Note! Please do NOT modify the option ‘Base Currency’ under the ‘Payments’ service – it must be always set to ‘PLN’. If any other currency is set there, no payments can be made.

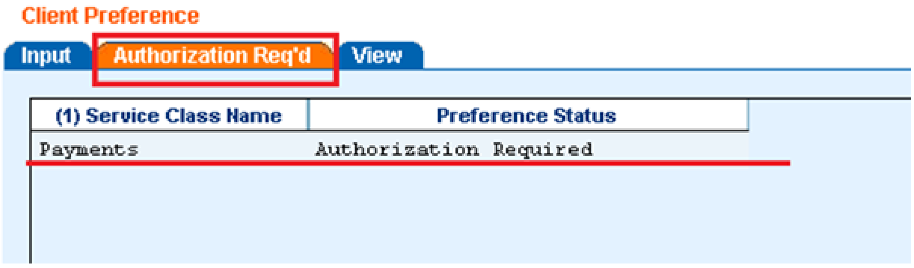
Authorization of payment, just like other such authorizations, can be performed by a User with Security Manager entitlements, other than the User who created/entered the change.

8.2 Client preferences modification (authorizing Security Manager)

To authorize preferences go to ‘Client Preference’ tab from the ‘User Administration’ drop-down menu in the CitiDirect Services window.

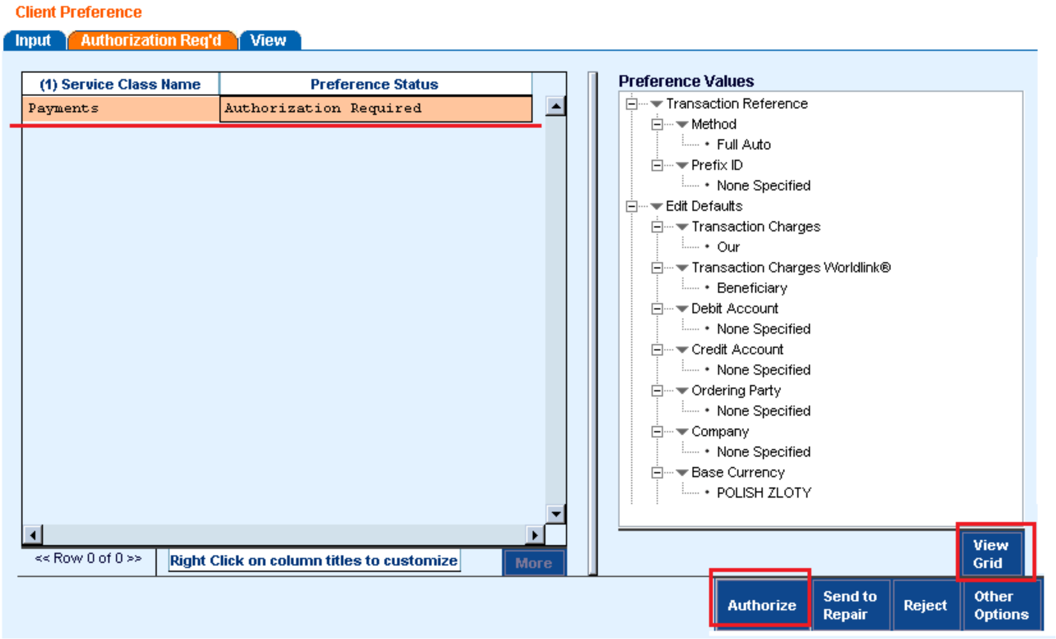


To perform authorization, go to the ‘Authorization Req’d tab’.



(1) Service Class Name	Preference Status
Payments	Authorization Required

To authorize the changes made to the Client preferences select the appropriate record from the list under the ‘Authorization Req’d’ tab and then click the ‘View Grid’ button. The options selected in the Payments preferences will appear. If the changes are correct, click the ‘Authorize’ button. If you see errors, click ‘Send to Repair’ or ‘Reject’ options.



(1) Service Class Name	Preference Status
Payments	Authorization Required

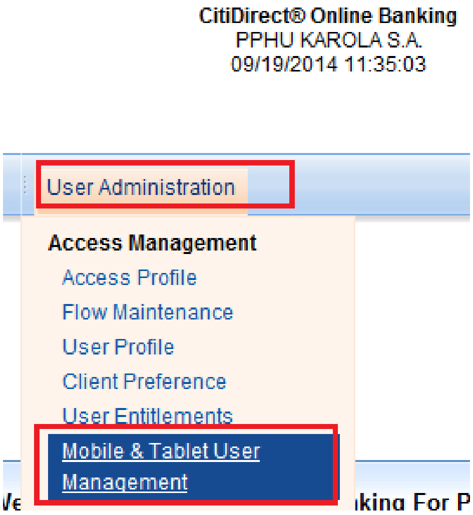
Preference Values

- Transaction Reference
  - Method
    - Full Auto
  - Prefix ID
    - None Specified
- Edit Defaults
  - Transaction Charges
    - Our
  - Transaction Charges Worldlink®
    - Beneficiary
  - Debit Account
    - None Specified
  - Credit Account
    - None Specified
  - Ordering Party
    - None Specified
  - Company
    - None Specified
  - Base Currency
    - POLISH ZLOTY

9. Mobile / tablet access

9.1 Mobile / tablet access (creating Security Manager)

In order to grant CitiDirect mobile access and/or tablet access to the User, or to modify such existing access – go to the CitiDirect services window, hover over ‘User Administration’ tab and then select the ‘**Mobile & Tablet User Managemen**t’ option from the drop-down list.



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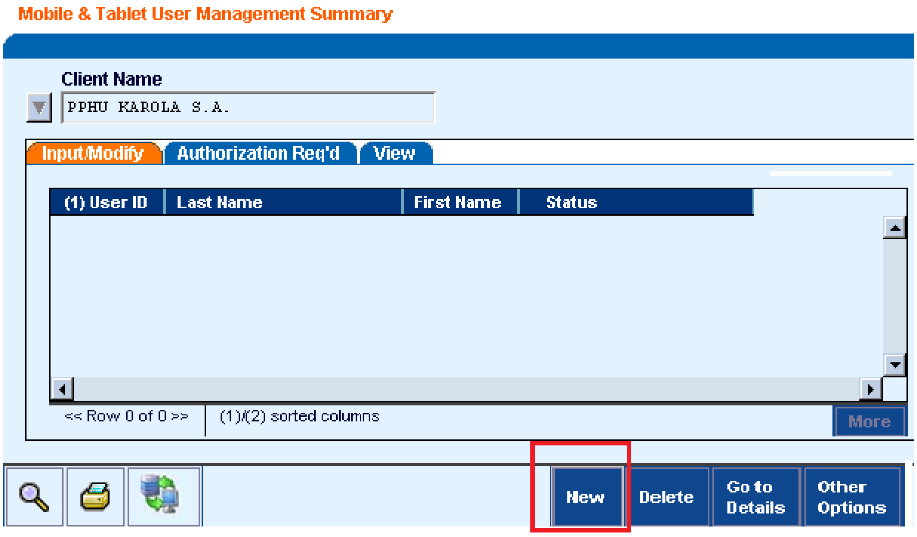
Depending on whether the Security Manager assigns entitlements to the User or just edits the existing mobile / tablet access entitlements, they must perform the steps described below:

a) Entitling the User with mobile / tablet access

To entitle the User with mobile / tablet access, select ‘New’ in the ‘Input / Modify’ tab.



Mobile & Tablet User Management Summary

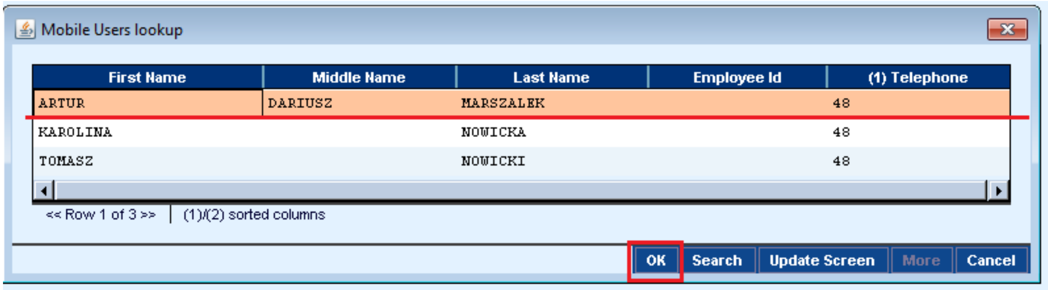
Client Name: PPHU KAROLA S.A.

(1) User ID	Last Name	First Name	Status

<< Row 0 of 0 >> (1)/(2) sorted columns

A list of Users will appear. Select a User that you wish to entitle with mobile/tablet access.

If there is only one User with no entitlements to mobile/tablet access, right after clicking 'New' you will be redirected to the screen with details. If there is more Users without such entitlements, a list containing their names and surnames will appear – please select the User who you wish to entitle from that list and confirm your selection with 'OK'.

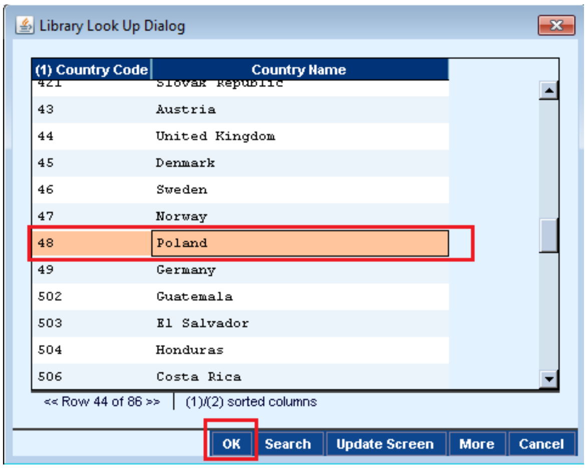


First Name	Middle Name	Last Name	Employee Id	(1) Telephone
ARTUR	DARIUSZ	MARSZALEK		48
KAROLINA		NOWICKA		48
TOMASZ		NOWICKI		48

<< Row 1 of 3 >> | (1)/(2) sorted columns

Complete the 'SMS Country Code / Phone Number' field in the User details.

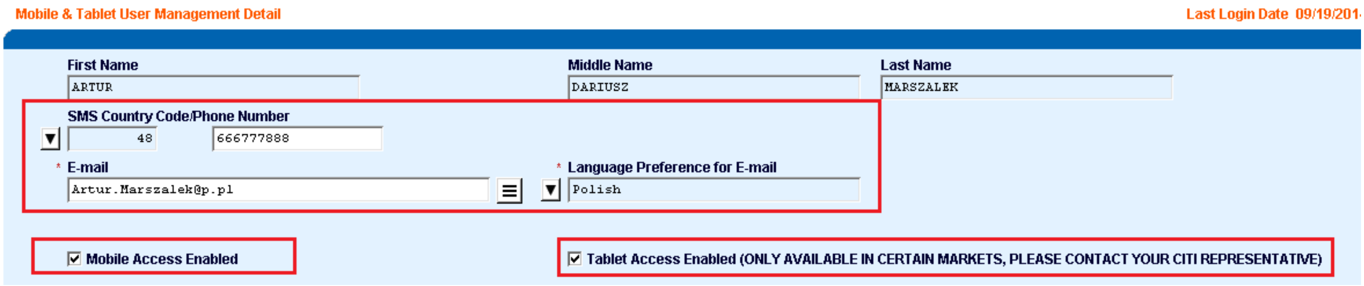
To enter the phone number, click the ▼ icon – a list with country codes will appear. Select the telephone code of the User's country from the list. Confirm your choice with 'OK' button. The further part of the User's number needs to be typed manually.



(1) Country Code	Country Name
421	Slovak Republic
43	Austria
44	United Kingdom
45	Denmark
46	Sweden
47	Norway
48	Poland
49	Germany
502	Guatemala
503	El Salvador
504	Honduras
506	Costa Rica

<< Row 44 of 86 >> | (1)/(2) sorted columns

Now enter the User's email address and select the language preference for the received email notifications. In case of entitling the User with mobile access select the 'Mobile Access Enabled' checkbox and in case of entitling the User with tablet access select the 'Tablet Access Enabled' checkbox.



Mobile & Tablet User Management Detail

Last Login Date 09/19/201

First Name ARTUR	Middle Name DARIUSZ	Last Name MARSZALEK
SMS Country Code/Phone Number ▼ 48 666777888		
* E-mail Artur.Marszalek@p.pl	* Language Preference for E-mail ▼ Polish	

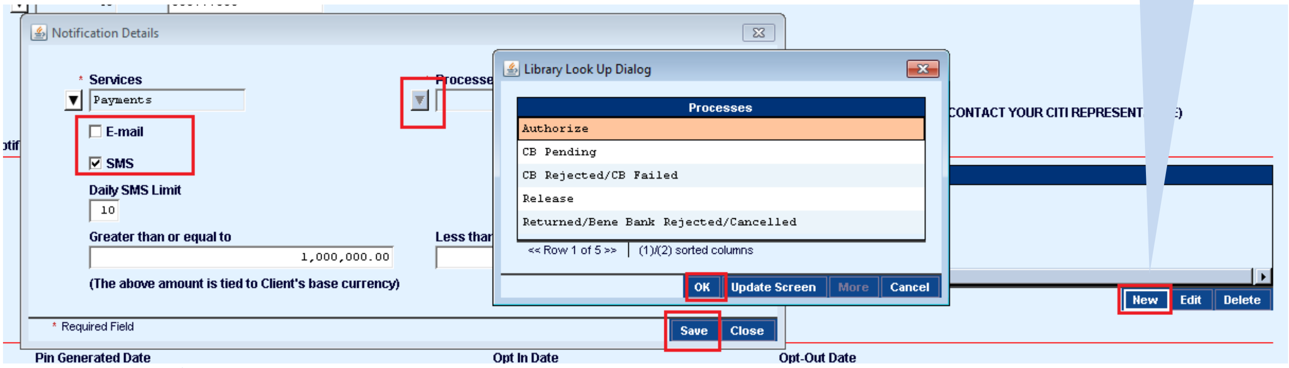
☑ Mobile Access Enabled

☑ Tablet Access Enabled (ONLY AVAILABLE IN CERTAIN MARKETS, PLEASE CONTACT YOUR CITI REPRESENTATIVE)

If the User should be receiving **mobile notifications** about payments awaiting for authorization or release, please specify the appropriate configuration in the Notifications window.

To enter the information select ‘New’ like on the screen below. A window with ‘Notification Details’ will appear – choose the preferred form of notifications (E-mail or SMS). In the ‘Processes’ window select the entitlements currently assigned to the User. Additionally, it is possible to set up the limits for the number of received SMS and e-mail notifications. To confirm the selected options click ‘Save’.

Click ‘New’



Notification Details

* Services: Payments

□ E-mail

☑ SMS

Daily SMS Limit: 10

Greater than or equal to: 1,000,000.00

(The above amount is tied to Client's base currency)

* Required Field

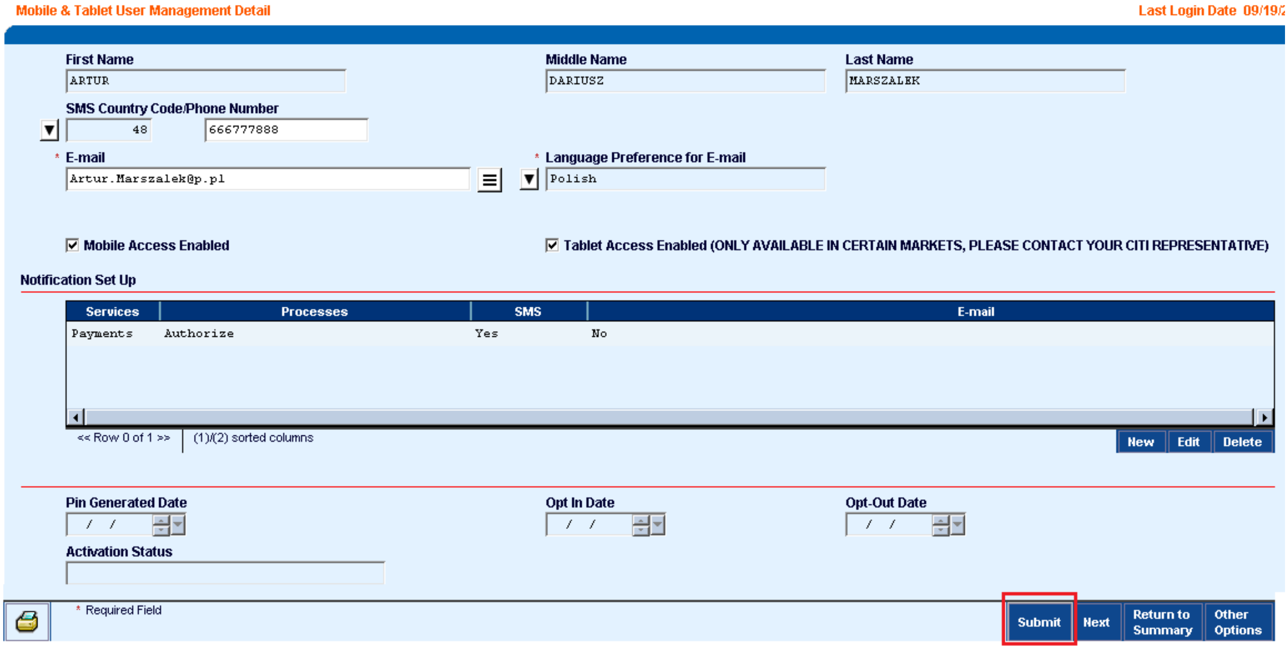
Library Look Up Dialog

Processes
Authorize
CB Pending
CB Rejected/CB Failed
Release
Returned/Bene Bank Rejected/Cancelled

<< Row 1 of 5 >> (1)/(2) sorted columns

Select the notification form: E-mail or SMS.
Enter the configuration according to the entitlements assigned to the User.
Confirm the choice with ‘OK’ and then save the change by clicking ‘Save’ button.

After all information is entered, click ‘Submit’ (refer to the image below). The change will be submitted for authorization.



Mobile & Tablet User Management Detail

Last Login Date 09/19/

First Name: ARTUR

Middle Name: DARIUSZ

Last Name: MARSZALEK

SMS Country Code/Phone Number: 48 666777888

* E-mail: Artur.Marszalek@p.pl

* Language Preference for E-mail: Polish

☑ Mobile Access Enabled

☑ Tablet Access Enabled (ONLY AVAILABLE IN CERTAIN MARKETS, PLEASE CONTACT YOUR CITI REPRESENTATIVE)

Notification Set Up

Services	Processes	SMS	E-mail
Payments	Authorize	Yes	No

<< Row 0 of 1 >> (1)/(2) sorted columns

Pin Generated Date: / /

Opt In Date: / /

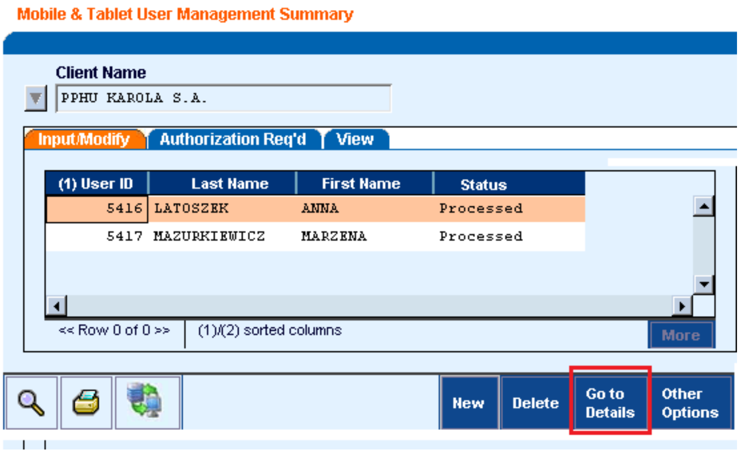
Opt-Out Date: / /

Activation Status:

* Required Field

b) Modifying the Users mobile / tablet access

To modify an already existing mobile/tablet access entitlements for a particular User, select this User from the list available in the 'Input / Modify' tab and the click 'Go to Details'. Next steps are identical to the ones described above.



Mobile & Tablet User Management Summary

Client Name: PPHU KAROLA S.A.

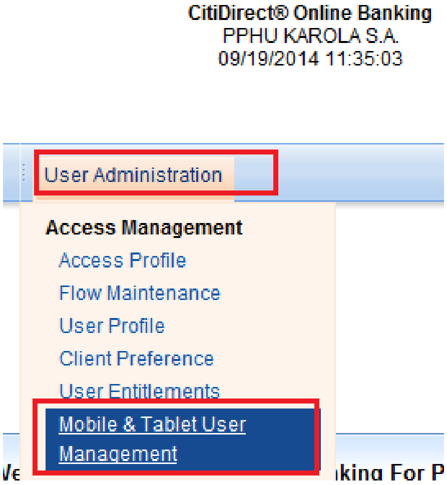
(1) User ID	Last Name	First Name	Status
5416	LATOSZEK	ANNA	Processed
5417	MAZURKIEWICZ	MARZENA	Processed

<< Row 0 of 0 >> (1)/(2) sorted columns

Authorization of mobile/tablet access entitlement, just like other such authorizations, can be performed by a User with Security Manager entitlements, other than the User who created/entered the change.

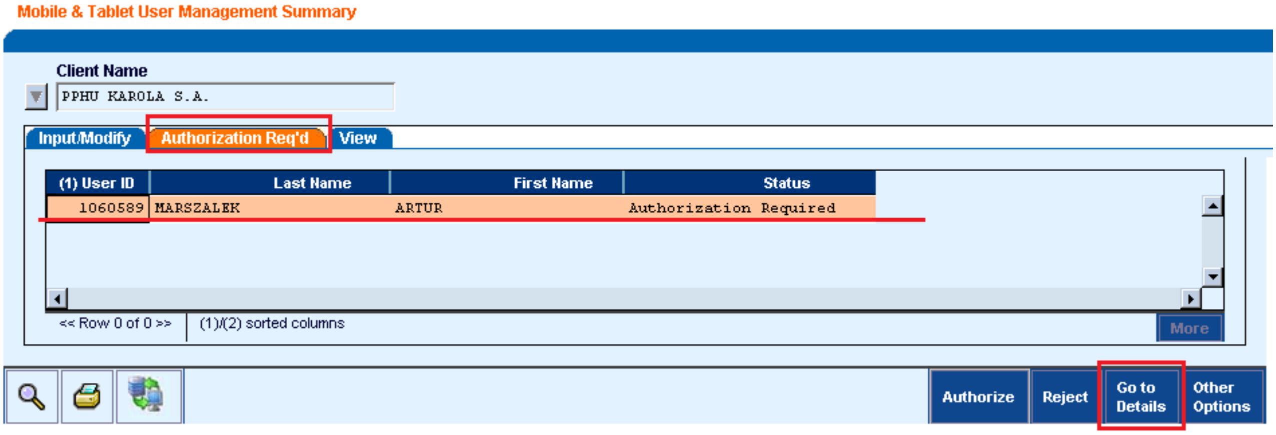
9.2 Mobile / tablet access (authorizing Security Manager)

In order to authorize the granting of mobile access and/or tablet access, hover over 'User Administration' tab in the CitiDirect Services window and then select 'Mobile & Tablet User Management' option.



CitiDirect® Online Banking
PPHU KAROLA S.A.
09/19/2014 11:35:03

Go to the 'Authorize' tab. Select the User who should be authorized. In order to display the details of the User, click 'Go to Details' button.



Mobile & Tablet User Management Summary

Client Name: PPHU KAROLA S.A.

(1) User ID	Last Name	First Name	Status
1060589	MARSZALEK	ARTUR	Authorization Required

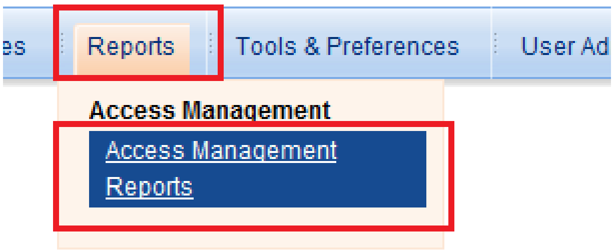
<< Row 0 of 0 >> (1)/(2) sorted columns

If the entered data is correct, click ‘Authorize’. If you see errors, click ‘Reject’.

10. Access Management Reports

'Access Management Reports' option enables generating system reports containing details of individual access profiles (Access Profile Summary Report) and reports containing details about User profiles and the access profiles assigned to them (User Profile and Entitlements Report). Compare the data from these two reports to perform a complex review of User entitlements in CitiDirect.

To generate the abovementioned reports, in the CitiDirect Services window hover over the 'Reports' tab and select the 'Access Management Reports' option.

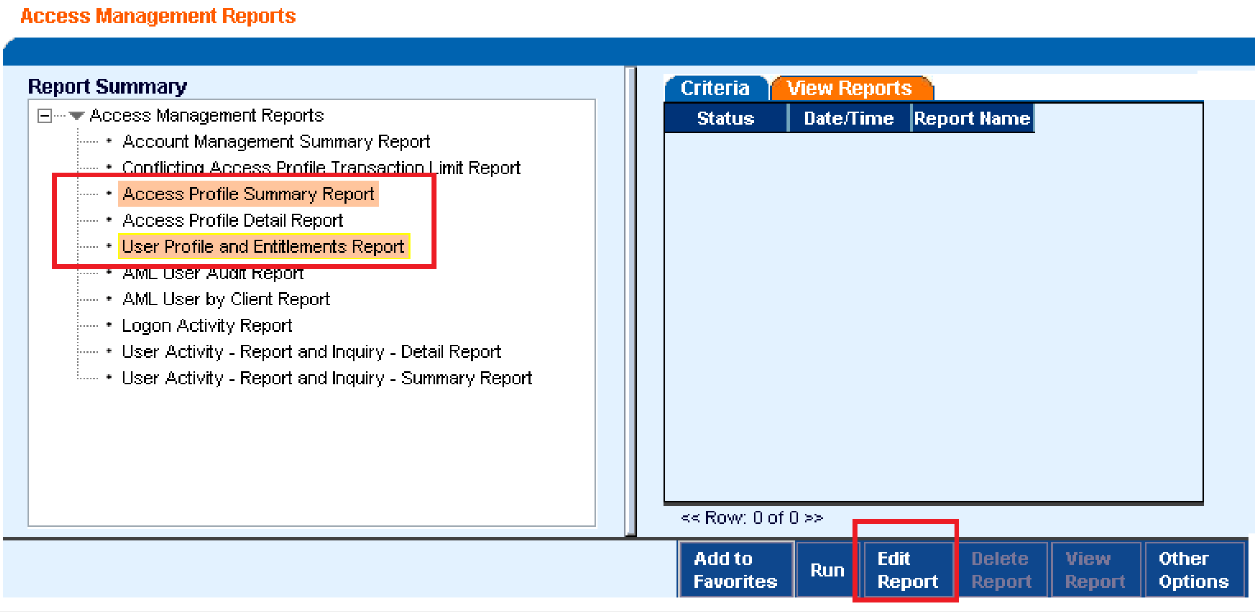


To check User entitlements and access profiles you can generate the following two reports from the list:

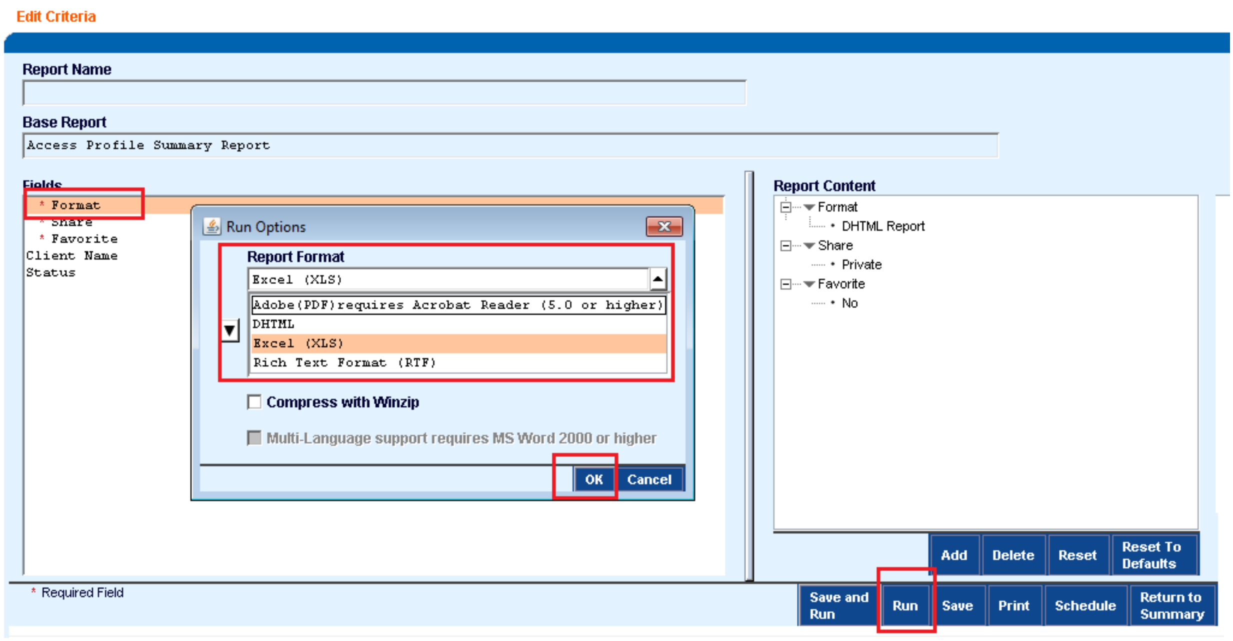
a) **Access Profile Summary Report** – <u>information about entitlements</u> in particular access profiles.

b) **User Profile and Entitlements Report** – <u>information about Users</u> and access profiles assigned to them.

In order to generate a report, select the report and click 'Edit Report'.


Access Management Reports
Report Summary
Access Management Reports
Account Management Summary Report
Conflicting Access Profile Transaction Limit Report
Access Profile Summary Report
Access Profile Detail Report
User Profile and Entitlements Report
AML User Audit Report
AML User by Client Report
Logon Activity Report
User Activity - Report and Inquiry - Detail Report
User Activity - Report and Inquiry - Summary Report
Criteria
View Reports
Status
Date/Time
Report Name
<< Row: 0 of 0 >>
Add to Favorites
Run
Edit Report
Delete Report
View Report
Other Options

When you enter the report details view, adjust the report format. By default the report is generated in Adobe (PDF) format. If you want the report to be generated in another format, click the ‘Format’ option and choose the preferred format from the list. Click ‘OK’. Then run the report with the ‘Run’ button.



Edit Criteria

Report Name

Base Report: Access Profile Summary Report

Fields
* Format
* Share
* Favorite
Client Name
Status

Run Options

Report Format: Excel (XLS)

- Adobe(PDF)requires Acrobat Reader (5.0 or higher)
- DHTML
- Excel (XLS)
- Rich Text Format (RTF)

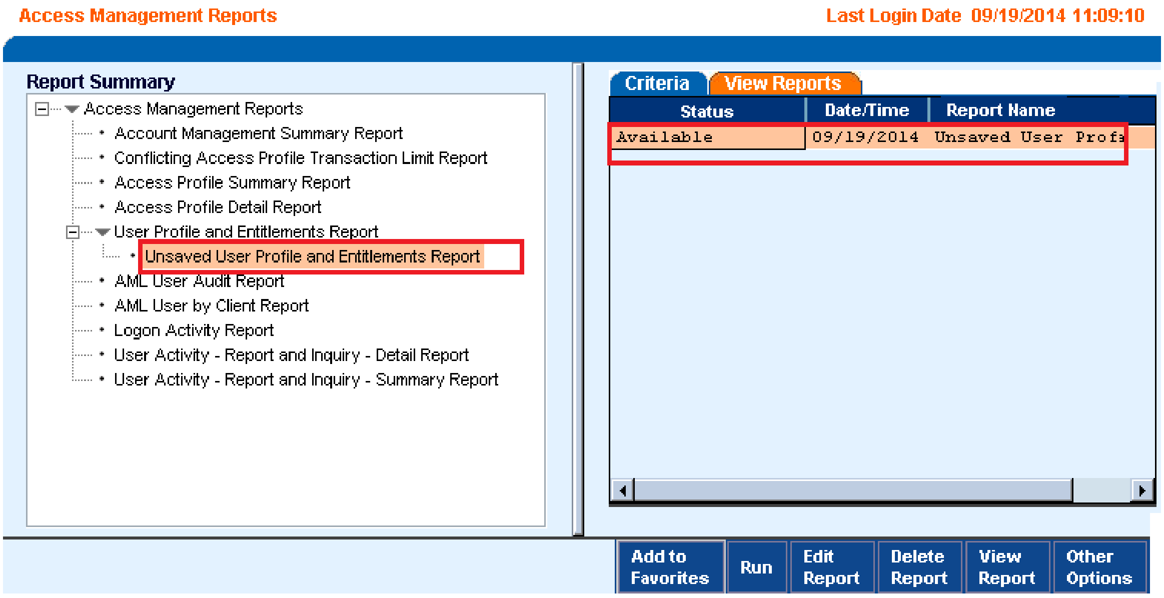
□ Compress with Winzip

□ Multi-Language support requires MS Word 2000 or higher

Report Content
- Format
  - DHTML Report
- Share
  - Private
- Favorite
  - No

* Required Field

As soon as the report is available it will appear in the ‘View Reports’ window. To open and save it, double-click on it.



Access Management Reports

Last Login Date 09/19/2014 11:09:10

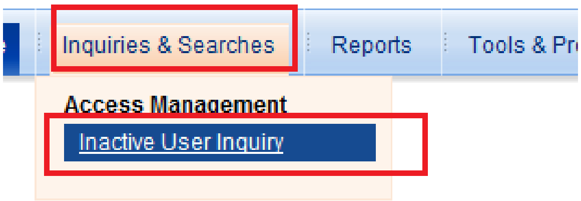
Report Summary
- Access Management Reports
  - Account Management Summary Report
  - Conflicting Access Profile Transaction Limit Report
  - Access Profile Summary Report
  - Access Profile Detail Report
  - User Profile and Entitlements Report
    - Unsaved User Profile and Entitlements Report
  - AML User Audit Report
  - AML User by Client Report
  - Logon Activity Report
  - User Activity - Report and Inquiry - Detail Report
  - User Activity - Report and Inquiry - Summary Report

Status	Date/Time	Report Name
Available	09/19/2014	Unsaved User Profi

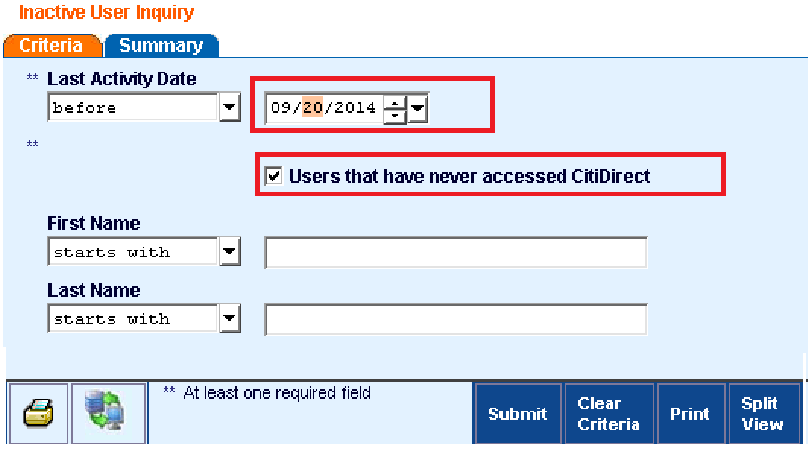
11. Viewing inactive Users

Except for the User view accessed via the 'User Profile' option described under section 2.8 of the hereby Manual, CitiDirect also offers an option to view all the Users present in the system together with their Safeword cards and last login dates.

To view such data, in CitiDirect Services window hover over 'Inquiries & Searches' option and go to 'Inactive User Inquiry'.



Specify the next day's date in the criteria and select 'Users that have never accessed CitiDirect' option. Confirm by clicking 'Submit' – a list of Users will appear.



** Last Activity Date
before 09/20/2014

**

☑ Users that have never accessed CitiDirect

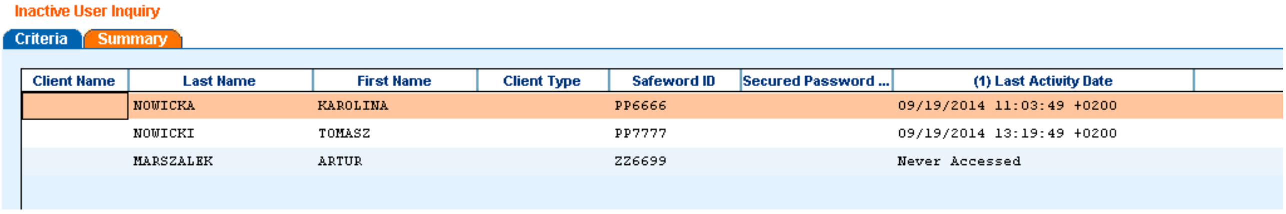
First Name
starts with

Last Name
starts with

** At least one required field

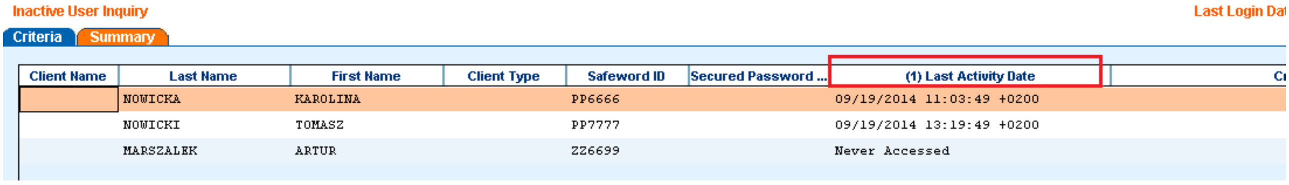
The list displays all the Users on the Client's profile, together with their assigned Safeword cards, login dates and creation dates.

Such list can be exported into a file by clicking the icon in the left lower part of the screen.



Client Name	Last Name	First Name	Client Type	Safeword ID	Secured Password ...	(1) Last Activity Date
	NOWICKA	KAROLINA		PP6666		09/19/2014 11:03:49 +0200
	NOWICKI	TOMASZ		PP7777		09/19/2014 13:19:49 +0200
	MARSZALEK	ARTUR		ZZ6699		Never Accessed

NOTE! Viewing Users in such a way enables the Security Manager to check if the User's Safeword card is active on the side of the Bank. If more than 12 months have passed from the User's last login date, the card may be blocked by the system even if the User status viewed by the Security Manager remains set as 'Active' - the User profile status options have been described under section 2.1 of the hereby User Manual. In case of such User, a completed form requesting replacement of the Safeword card needs to be filed with the Bank. The system does not block the Safeword cards of the Users who never logged into the system.



Client Name	Last Name	First Name	Client Type	Safeword ID	Secured Password ...	(1) Last Activity Date	Cr
	NOWICKA	KAROLINA		PP6666		09/19/2014 11:03:49 +0200	
	NOWICKI	TOMASZ		PP7777		09/19/2014 13:19:49 +0200	
	MARSZALEK	ARTUR		ZZ6699		Never Accessed	

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