Detailed Payment Status on CitiDirect BE® and Proactive Payment Status Notifications

Improved User Experience. Benefit from New Real-Time Status.

Frequently Asked Questions

Now Available: Real-time status tracking for funds transfers originated from the United States, the United Kingdom, Germany, the Netherlands, Belgium, Austria, Ireland, France, Australia, New Zealand, Bangladesh, Singapore, Denmark, Finland, Norway, Sweden, Spain, Jersey, Greece and Luxembourg.

Where are detailed statuses and sub-statuses available?

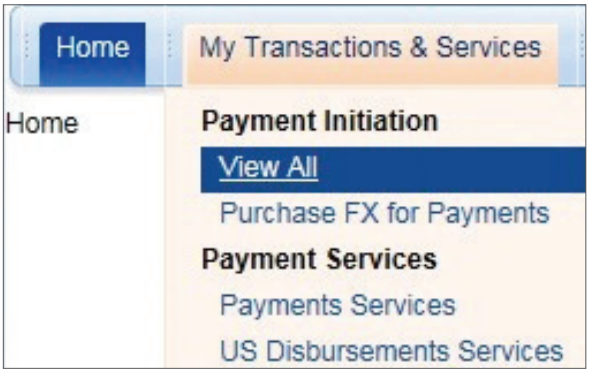
Currently, CitiDirect BE® users are able to see real-time, detailed payment sub-statuses on CitiDirect BE for wire payment transactions originated from:

United States	United Kingdom	Germany	Netherlands	Belgium
Austria	Ireland	France	Australia	New Zealand
Bangladesh	Singapore	Denmark	Finland	Norway
Sweden	Spain	Jersey	Greece	Luxembourg

The goal is to provide transparency and real-time tracking so that CitiDirect BE users will know the status of a transaction at any time just by logging into CitiDirect BE.

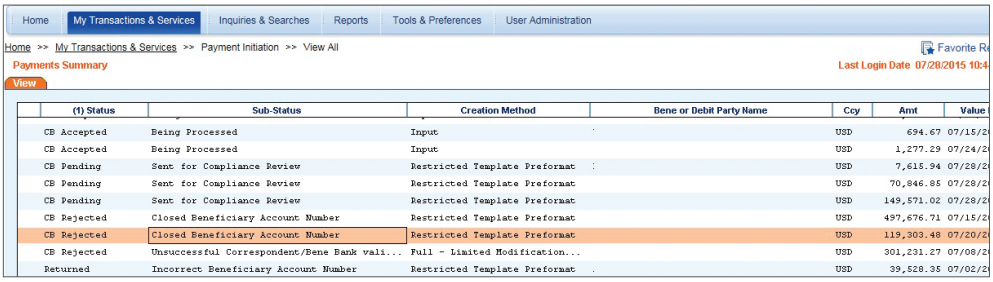
Where will CitiDirect BE users see the new real-time payment statuses and sub-statuses?

CitiDirect BE users can access CitiDirect from around the world to track wire payments statuses. You will see real-time payment status and sub-statuses on CitiDirect's Payment Module. Here's how: As you can see in the screenshot below, simply log onto CitiDirect BE and navigate to CitiDirect® Services. From CitiDirect Services navigate to "My Transactions & Services" and then select "View All" under "Payment Initiation."

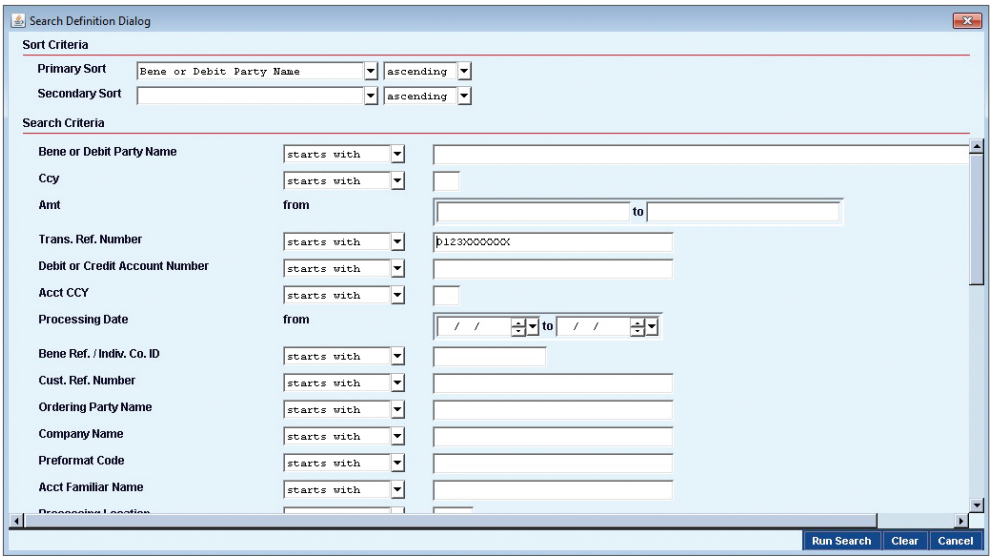


Where will CitiDirect BE users see the new real-time payment statuses and sub-statuses? *(contd.)*

CitiDirect BE users will then see all the transactions on the screen. "Status" and "Sub-Status" will appear as two separate columns. Users may need to refresh the screen periodically to show the next status and/or sub-status to which those transactions have progressed.



Users can also search for the transaction by using the Search option.



Please note: users can also subscribe for proactive payment status notifications for pending, rejected or returned payments.

What are the statuses? And what do they mean?

The table below shows all the possible status and sub-status designations that CitiDirect BE users will see from the time the payment request is submitted until the transaction is "Processed" or "Rejected" or "Returned." CitiDirect BE users will see one combination of status and sub-status at each point in time during the transaction processing, and both statuses and sub-statuses will be updated in real time as the payment transaction moves through the cycle.

CitiDirect Status	CitiDirect Sub-Status	CitiDirect Sub-Status Description
CB Accepted	Received for Citi processing	The payment was received and successfully handed off for processing.
CB Pending	Sent to exception processing	Requires manual handling to expedite further processing. Might require some type of repair.
CB Pending	Sent for balance check	Completed account and compliance validations and is sent to check available balance or credit.
CB Pending	Held for funding	Due to insufficient balance, balance check will keep retrying until sufficient balance is available.
CB Pending	Ready for release for value date	Successfully completed initial validations. Will be released when the value date is reached.
CB Pending	Rescheduled to next available value date	Could not complete processing on value date and has been rolled over for next-day processing.
CB Pending	Sent to clearing system	Completed all validations and has been delivered to the local clearing system for settlement.
CB Pending	Returned at clearing system attempting to repair	The payment failed to settle at the local clearing system. Citi is reviewing the payment for repair.
CB Pending	Advice sent to beneficiary bank	An advice with payment info is sent to the beneficiary bank advising a payment will post.
Processed	Settled at clearing System	Citi has received the acknowledgement that the payment has successfully settled at clearing system.
Processed	Beneficiary account credited at Citi	The payment has successfully settled across Citi books and the beneficiary account has been credited.
Processed	Payment sent to correspondent/ beneficiary bank	Completed processing and Citi generated outbound payment to correspondent/ beneficiary bank.

What are the statuses? And what do they mean? *(contd.)*

CitiDirect Status	CitiDirect Sub-Status	CitiDirect Sub-Status Description
CB Rejected	Blocked Originator Account	Originator account blocked – prohibiting posting of transactions.
CB Rejected	Transaction Forbidden	Transaction could not be applied.
CB Rejected	Insufficient Funds	Insufficient funds in originator account.
CB Rejected	Duplicate Payment	Duplicate payment.
CB Rejected	Inconsistent With End Customer	Beneficiary name and account do not match.
CB Rejected	Missing Creditor Address	Missing or incorrect beneficiary address.
CB Rejected	Unrecognized Initiating Party	Party who initiated the payment is not recognized by the beneficiary.
CB Rejected	Missing Debtor Address	Missing or incorrect originator address.
CB Rejected	Incorrect Currency	Payment sent with incorrect currency.
CB Rejected	Requested By Customer	Cancellation requested by the remitter.
CB Rejected	Invalid Date	Invalid date (e.g., wrong settlement date).
CB Rejected	Balance Info Request	Balance of payments complementary info is requested.
CB Rejected	Settlement Failed	Settlement failed.
CB Rejected	Missing Mandatory Information In Mandate	Mandate related information data required by the scheme is missing.
CB Rejected	Bank Identifier Incorrect	Bank Identifier code specified in the message has an incorrect format.
CB Rejected	Not Unique Transaction Reference	Transaction reference is not unique within the message.
CB Rejected	Missing Debtor Account or Identification	Missing originator account or identification.
CB Rejected	Missing Debtor Name or Address	Missing originator name or address.
CB Rejected	Missing Creditor Name or Address	Missing beneficiary name or address.
CB Rejected	Regulatory Reason	Regulatory reason.

What are the statuses? And what do they mean? *(contd.)*

CitiDirect Status	CitiDirect Sub-Status	CitiDirect Sub-Status Description
CB Rejected	Specific Service offered by Debtor Agent	Due to originator bank account configuration.
CB Rejected	Specific Service offered by Creditor Agent	Due to beneficiary bank account configuration.
CB Rejected	Missed Cut-Off Time	Missed cut-off time.
CB Rejected	Reject reason not specified	Reject reason not specified.
Returned	Due to Beneficiary Bank Account Configuration	Due to beneficiary bank account configuration.
Returned	Incorrect Beneficiary Account Number	Beneficiary account number is formatted incorrectly.
Returned	Closed Beneficiary Account Number	Beneficiary account number is closed.
Returned	Blocked Originator Account	Originator account blocked – prohibiting posting of transactions.
Returned	Transaction Forbidden	Transaction could not be applied.
Returned	Blocked Amount	Amount of funds available to cover specified message amount is insufficient.
Returned	Wrong Amount	Amount received is not the amount agreed or expected.
Returned	Invalid Control Sum	Sum of instructed amounts does not equal the control sum.
Returned	Inconsistent with End Customer	Beneficiary name and account do not match.
Returned	Missing Creditor Address	Missing or incorrect beneficiary address.
Returned	Party Who Initiated the Payment is not Recognized by the Beneficiary	Party who initiated the payment is not recognized by the beneficiary.
Returned	Unknown End Customer	End customer specified is not known at associated Sort/National Bank Code or no longer exists in the books.
Returned	Missing or Incorrect Originator Address	Missing or incorrect originator address.
Returned	Incorrect Currency	Payment sent with incorrect currency.
Returned	Requested BY Customer	Cancellation requested by the remitter.

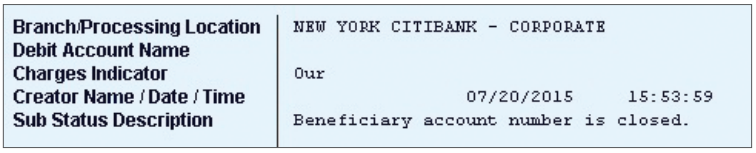
What are the statuses? And what do they mean? *(contd.)*

CitiDirect Status	CitiDirect Sub-Status	CitiDirect Sub-Status Description
Returned	Invalid Date	Invalid date (e.g., wrong settlement date).
Returned	Unsuccessful Correspondent/Bene Bank Validation	Unsuccessful Correspondent/Bene Bank validation such as invalid SWIFT ID or incorrect Clearing Code.
Returned	Regulatory Reason	Regulatory reason.
Returned	Balance of payments complementary info is requested	Balance of payments complementary info is requested.
Returned	Settlement Failed	Settlement failed.
Returned	No Mandate	No Mandate.
Returned	Missing Mandatory Information In Mandate	Mandate related information data required by the scheme is missing.
Returned	Refund Request By End Customer	Return of funds requested by end customer.
Returned	End Customer Deceased	End Customer is Deceased.
Returned	Not Specified Reason Customer Generated	Reason has not been specified by end customer.
Returned	Not Specified Reason Agent Generated	Reason has not been specified by agent.
Returned	Reject reason not specified	Reject reason not specified.
Returned	Bank identifier Incorrect	Bank Identifier code specified in the message has an incorrect format (formerly Incorrect Format For Routing Code).
Returned	Not Unique Transaction Reference	Transaction reference is not unique within the message.
Returned	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing.
Returned	Missing Debtor Name or Address	Missing originator name or address.
Returned	Missing Creditor Name or Address	Missing beneficiary name or address.
Returned	Missed Cut-Off Time	Missed cut-off time.
Returned	Duplicate Payment	Duplicate payment.

What are the statuses? And what do they mean? *(contd.)*

CitiDirect Status	CitiDirect Sub-Status	CitiDirect Sub-Status Description
Returned	Too Low Amount	Specified transaction amount is less than agreed minimum.
Returned	Zero Amount	Specified message amount is equal to zero.
Returned	Due to originator bank account configuration	Due to originator bank account configuration.
Returned	Bank Identifier Incorrect	Bank Identifier code specified in the message has an incorrect format.
Returned	Not Allowed Amount	Specific transaction/message amount is greater than allowed maximum.
Returned	Incorrect Currency	Specified message amount is a non-processable currency outside of existing agreement.
Returned	Insufficient Funds	Insufficient funds in originator account.

Status descriptions at the bottom of the preview pane:
When users click one of the transactions on the "View All" screen, they can view more information about that transaction in the preview pane at the bottom of the screen, as usual. The last line in the preview pane will display the description of the payment status for the highlighted transaction.



How long does it typically take for a payment to go through the entire cycle?

The entire payment cycle varies depending on the type of transaction and the systems that it goes through. It might take anywhere from a few minutes to a few days for a payment transaction to be processed or rejected. Cross-Border Funds Transfer can take up to three business days for the beneficiary to receive the credit.

Whom should I contact with questions?

For further questions: Please contact your designated Citi Account Manager or Service Representative. You can find Local Service contacts on CitiDirect Online Banking by accessing the "Contacts" link from the homepage.

Will all payments show the enhanced sub-statuses?

CitiDirect BE users will see the new sub-statuses for their payments that meet ALL OF THE FOLLOWING THREE CRITERIA:

1) Payments that are originated from an account domiciled in:

United States	United Kingdom	Germany	Netherlands	Belgium
Austria	Ireland	France	Australia	New Zealand
Bangladesh	Singapore	Denmark	Finland	Norway
Sweden	Spain	Jersey	Greece	Luxembourg

2) Ad hoc payment requests that are initiated on CitiDirect or files uploaded via CitiDirect (such as Citi File Exchange® and Citi Swift Exchange®). The new sub-statuses do not apply to payments that are initiated via other channels, including SWIFT via CitiSwitch®, since those payments are not reported on CitiDirect.

3) Wire payments that belong to one of the following categories:

- Book Transfer
- Cross-Border and Domestic Funds Transfer
- The detailed sub-statuses do not apply to ACH and Checks transactions at this time.

What is Proactive Payment Status Notifications capability?

This capability gives CitiDirect BE users the option to subscribe for email or/and SMS notifications about their payment status changes from CitiDirect BE, instead of calling Service representative or logging into CitiDirect BE.

Does a user have to be an active mobile user to subscribe for Payment Status alerts?

No, all users can receive payment status notifications even if they are not enabled for CitiDirect BE Mobile.

How can users subscribe for Proactive Payment Status Notifications?

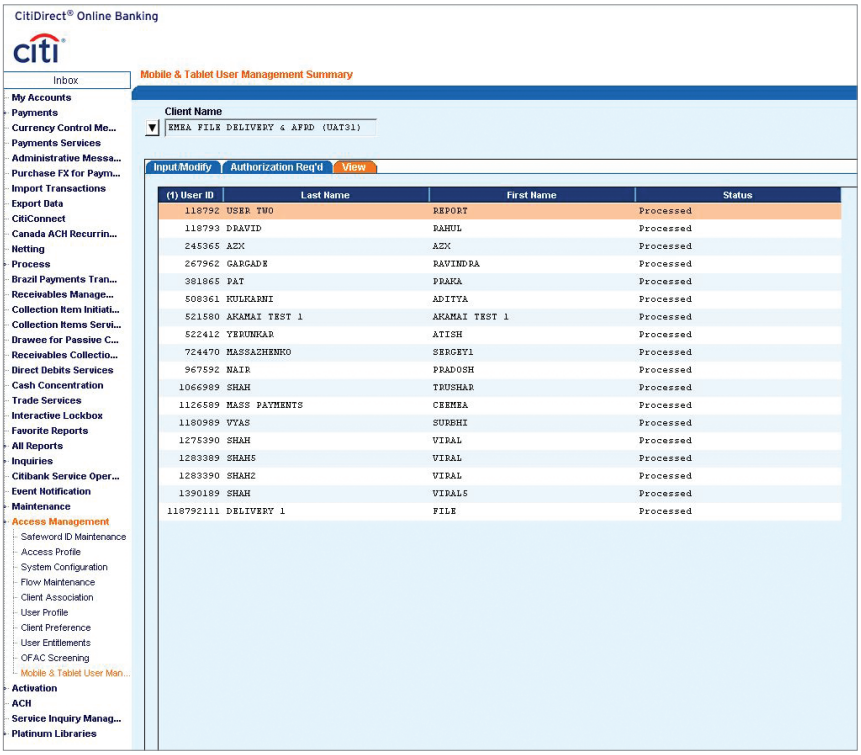
Security Administrator can subscribe users for Payment Status Notifications through Mobile & Tablet User Management access setup.

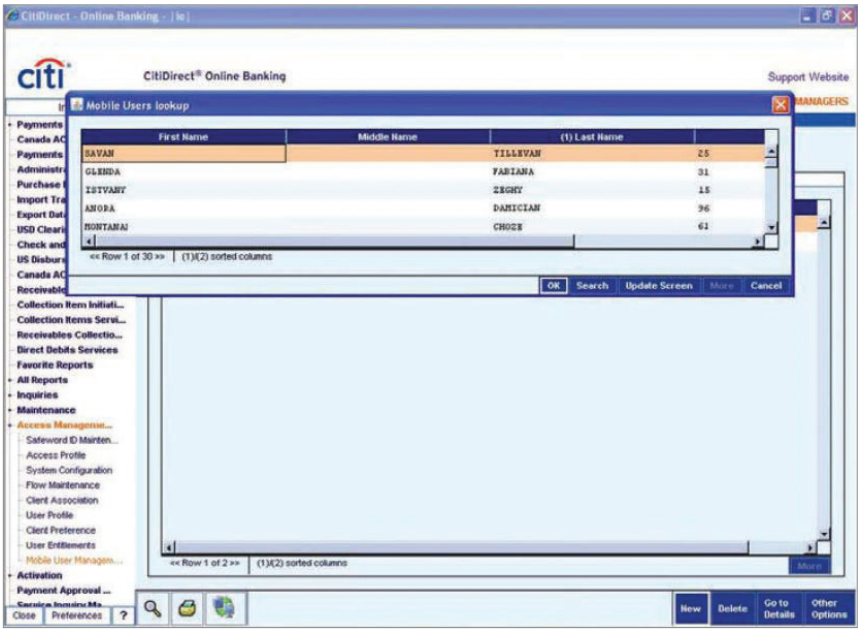
To begin the user set up, Security Administrator should select "Mobile & Tablet User Management" under "User Administration" dropdown.

- Security Administrator then should make a selection of user that belongs to the selected client that needs the setup. Also, the look up will display only users that are not already set up for notifications.
- It is possible to select multiple users on the Input/Modify, Authorization Req'd and View tabs in order to improve the efficiency of granting and adjusting user entitlements. Highlight multiple users and select "Go to details." It will be possible to click "Next" at the bottom of the screen, which will save changes and move to the next selected user.

How can users subscribe for Proactive Payment Status Notifications? *(contd.)*

- To set up new notifications preferences for Payments Status Notifications, Security Administrator should click on the New button on the summary grid. The popup page will open up. Select "Payments" under "Services" and required statuses under "Processes."





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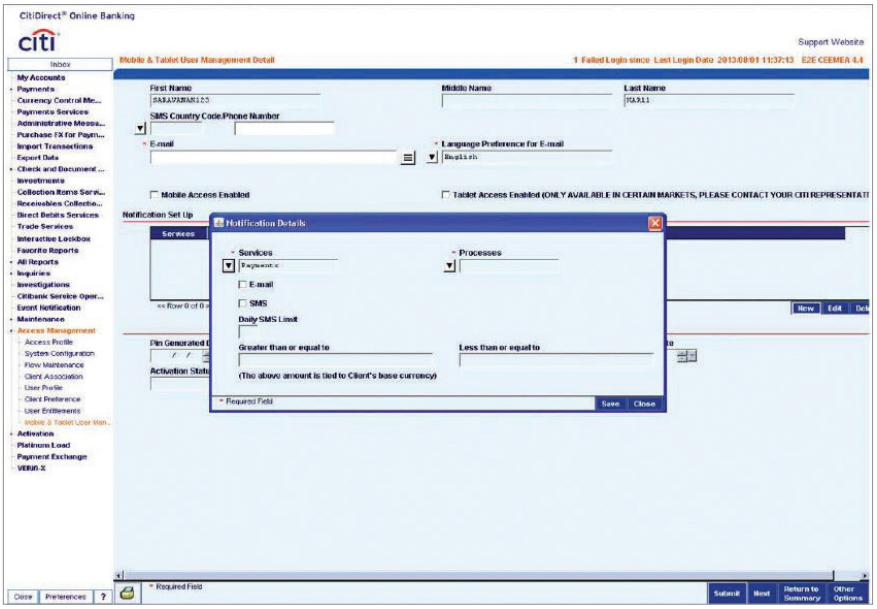

What payment statuses are supported for Proactive Payment Status Notifications?

- CB Rejected
- Returned
- Pending with the following sub-statuses:
  - Sent to Exception Processing *(sent to repair for manual handling)*
  - Held for funding
  - Rescheduled to next available value date *(rolled over for next day processing)*
  - Sent for FX Conversion

Does Citi charge for Proactive Payment Status Notifications?

No, Citi does not charge for this service.

Are emails delivered as regular emails or as secured messages?

Emails are delivered as regular emails.

Can user select multiple email ID's to deliver email notifications?

The user can select up to two email ID's which must end with ".com" in order to be supported.

What languages are email notifications available in?	Email alerts are available in English, Polish, Turkish and Italian.
What details will SMS notification provide?	SMS notification will provide the beneficiary name, amount, currency, value date and payment status. Due to the limitation of the allowed number of SMS characters, we are not passing the payment sub-status or description through the SMS notification.
What details will email notification provide?	Email notification will provide the beneficiary name, masked beneficiary account number, amount, currency, value date, payment status and sub-status.

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