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Introduction

Citi® Commercial Cards offers clients the ability to remit payment information in a variety of ways. During the implementation process, your team should review the payment options contained in this document and determine the method(s) that meets your needs. Some of the factors that may influence your decision are:

- **Global Program:** Citi offers a standard remittance detail file, CombiPay (**Appendix D**), for individually billed, centrally paid programs. This allows you to create a single remittance file format for all countries that your program serves.
- **Payments market:** Some markets have payment capabilities specific to that market. For example, in North America the ACH formats are exclusive to the United States. If you are also implementing a program in Canada, a different payment method, such as wire, would be required for your Canadian program.
- **Your company's capabilities:** What is your company's capacity for, and method of, remitting data files and funding payments? Who is your remitting bank? What Accounts Payable system are you utilizing to initiate payments?

A payment frequency that benefits your program best is recommended. Payments for your Commercial Card program can be made at any time during the month.

Payment processing is part of the overall implementation project. During implementations, your Technical Implementation Manager (TIM) will be responsible for assisting you with this set up. After the initial implementation, changes to your payment process may require support from a Technical Implementation Services (TIS) representative, who can be engaged through either Client Account Services (CAS) or PA Servicing.

Testing is a critical component of the payment project. Citi's systems for settlement are live, so Citibank requires Production Verification Testing (PVT) and the completion of at least one full testing cycle, including one automated test payment and, at a minimum, one fully automated billing cycle payment, to complete the testing cycle. Additional payment testing may be required should any of the received payments require manual intervention to apply or should any of the payment components require a change.

Citi follows a three-step transmission test. Your implementation manager will confirm the timing of each of the three steps. At times steps one and two can be conducted together. The steps are:

- **Step 1: Test connectivity.** If this is a new transmission endpoint, we will test that we can reach the server or retrieve from the server, by testing the connectivity.
- **Step 2: Test data exchange.** The second step involves testing that the format and file name work properly. In this test a dummy file is sent, using the expected format and naming convention for the file.



- Step 3: Test file process (PVT). This is a test of the end-to-end process and involves sending a file in production. The purpose is to confirm that the content of the file is correct and can be processed without error.

Once these steps are completed, an automated payment run will be monitored. Once payments are confirmed as posting in an automated manner, you can begin remitting payments as agreed/desired with your selected payment method.

Processing Times

Payments are processed daily upon receipt, provided the payment is received in advance of the cut-off time and has all of the necessary details. Payments received after the cut-off time will be posted on the following business day (Monday-Friday, excluding federal holidays).

Electronic payment methods, such as wire transfers and ACH payments, originate with your disbursement bank. It is important to check with them to confirm their cut-off times.

**Payments cannot be back-valued (also referred to as “back-dating”).*

***All payments, including both electronic and check, are not considered received until posted to your account.*

Cut-off times

- Wire Transfers: Must be received at Citi with all necessary details to post by 2:00 PM Eastern Standard Time.
- Automatic Clearing House (ACH): Must be received at Citi with all necessary details to post by 5:00 PM Eastern Standard Time.

Generally, ACH payments are received by Citi the next business day following payment initiation from your disbursing bank. We recommend checking with your disbursing bank on the latest time to initiate an ACH payment for “same-day” posting to your Citi Commercial Card account.

Payment Type Details

Electronic Payments - Introduction

Citi Commercial Cards recommends the following electronic payments formats:

- **Customer-Initiated ACH**
 - ACH CCD or CCD+ Used when remitting one payment for a single billing account on a Centrally Billed program or in conjunction with a Global Combi-Pay file (remittance detail – see **Appendix D** for layout and details) sent separately outside of the ACH Network.
 - ACH CTX Used when remitting one payment for further credit to multiple billing accounts on an Individually Billed program (see **Appendix A** for layout and details).



Citi Commercial Card Payment Options: U.S.

- **Wire Transfer** – Used when remitting one payment for a single billing account on a Centrally Billed program or in conjunction with a Global Combi Pay-file (remittance detail – see **Appendix D** for layout and details).
- **Direct Debit ACH (Citi AutoPay)** Used to draw balance due on Central Billing accounts via ACH debit on an agreed upon date after the statement cycle cut.

Customer-Initiated ACH

The National Automated Clearing House Association (NACHA) develops and manages the standards for remitting settlement to financial institutions in the United States. The ACH formats supported by Citi Commercial cards are CCD, CCD+, and CTX.

ACH payments are initiated through your disbursement bank. Your disbursement bank will typically have software or other access methods to receive an ACH instruction from you. Please contact your disbursement bank to confirm their procedures, rules and other guidelines, such as cut-off times.

Details to include in your ACH payment instruction in order to credit your commercial card accounts:

Payment Routing Instruction	Value to use for Citibank® Commercial Card Payments
Bank Name	Citibank, N.A.
Routing & Transit (ABA) Number	091409571
“Pay To” Account Number	Your <u>full 16 Digit Commercial Card Billing Account Number</u> .
Record Type 5 instructions	Insert your company name in the record type 5, to ensure proper crediting of the payment

ACH CCD/CCD+

Overview/When to use

Use this payment when your program is centrally billed to remit one payment amount per account. This payment method is used specifically to ensure that a single dollar amount is posted to a single billing account.

General Data Structure for CCD and CCD+ ACH Transactions

The ACH Batch Header Record (Record Type 5) indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description (payment type e.g. CCD or CTX) for the credits in this batch. This record is typically derived by the software program used to generate the ACH entry.

- Your company name should be contained within positions 5-20
- The Standard Entry Class in positions 51-53 should = CCD.



The ACH Entry Detail Record (Record Type 6) contains the information necessary to post a payment to your commercial card account. Details include recipient's name, account number, and dollar amount of the payment. Frequently, this will be created by the software or program used to create the ACH entry.

- The RDFI (receiving depository financial institution) Account number (Field 5, Length 17, positions 13-29 is the 16-digit billing account number. This should be right-justified and zero filled (e.g. 05413580001234567).
- If using this to pay multiple accounts (requires a Global Combi-Pay file sent separately outside of the ACH Network – see **APPENDIX D**), use the 1st 6 digits of the billing account number, followed by 10 zeroes (e.g. 054135800000000000).
- Citibank, N.A. is the receiving financial institution (Field 8, Length 22, positions 55-76, Left-justified and space filled).
- Citibank's ABA/routing number is 091409571 (Fields 3 + 4, positions 4-12)

Data Structure for CCD+ Addenda Record

The ACH CCD+ is a standard CCD format with an addenda record (Record Type 7) – a single line, 80-position record detailing the payment information.

- Use a data segment terminator of a tilde (~) or backward slash (\)
- The data separator must be an asterisk (*)
- The addenda record is loosely based on the American National Standards Institute (ANSI) X12 (Standard for Electronic Data Interchange) EDI 820 standard and we require it to be formatted like the CTX Addenda per the following example:

RMR*IV*1234560011111111403.16**

See **Appendix C** for sample layouts as well as a comparison between the CCD and CCD+ formats.

Special note for the U.S. Federal Government agencies:

Citibank is unable to accept an ACH CCD payment, when it includes Prompt Payment Act (PPA) interest **adjustments**.

Payments for PPA interest **adjustments** should be sent as a separate transaction or use the CCD+ / CTX formats instead.

ACH CTX

Overview/When to use

The ACH CTX is the most common format used to effect commercial payments in the U. S. The CTX format allows payment of multiple accounts with a single payment amount. This is the preferred method for making payments when you will be paying to individual accounts, such as those for an Individual Bill-Corporate Pay (IBCP) program, or Corporate Bill-Corporate Pay (CBCP) program when you are paying more than one Corporate Billing Account at one time. CTX payments consist of two primary components: the payment instruction that transmits funds, and the addenda record that details the amount to be posted to each individual account. The structure of the addenda records is based upon the ANSI X12 EDI-820 transaction set. There is a limit of 9,999 payment records in this format.

General Data Structure for CTX ACH Transactions

The ACH Batch Header Record (Record Type 5) indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description (payment type e.g. CCD or CTX) for the credits in this batch. This record is typically derived by the software program used to generate the ACH entry.

- Your company name should be contained within positions 5-20
- The Standard Entry Class in positions 51-53 should = CTX

The ACH Entry Detail Record (Record Type 6) contains the information necessary to post a payment to your commercial card account. Details include recipient's name, account number, and dollar amount of the payment. Frequently, this will be created by the software or program used to create the ACH entry.

- The RDFI (receiving depository financial institution) Account number (Field 5, Length 17, positions 13-29 is the 16-digit billing account number. This should be right-justified and zero filled (e.g. 05413580001234567).
- If using this to pay multiple accounts via the ANSI X12 EDI820 addenda record, use the 1st 6 digits of the billing account number, followed by 10 zeroes (e.g. 054135800000000000)
- Citibank, N.A. is the receiving financial institution (Field 8, Length 22, positions 55-76, Left-justified and space filled).
- Citibank's ABA/routing number is 091409571 (Fields 3 + 4, positions 4-12)



Data Structure for ACH CTX Addenda Record

Your ACH CTX will have one addenda record (an embedded ANSI X12 EDI820) that provides the posting instructions for each individual account being paid. The embedded EDI820 contains detailed information about the accounts that are to be credited. These records follow the American National Standards Institute guide for Electronic Data Interchange (ANSI X12 – EDI), standard 820. Citibank can support any version of the EDI820, although version 4010 (v4010) is the most common. If your company does not have EDI capability, it is still

possible to create a file that conforms to the EDI 820 standard. Simply create a detail payment file that uses the structure found in **Appendix B** of this at the end of this document, where you will find a complete EDI 820 description and sample files.

The maximum number of records supported in the EDI820 format is 9,999. When paying more than 9,999 accounts, multiple CTX payments will be necessary. Each CTX payment amount sent must equal the sum of the amounts in the EDI820 payment addenda record.

- Your disbursement bank will provide the procedures, policies and guidelines for completing the ACH settlement instruction

The following information should be provided in the base transaction record:

Payment Routing Instruction	Value to use for Citibank® Commercial Card Payments
Bank Name	Citibank, N.A.
Routing & Transit (ABA) Number	091409571
“Pay To” Account Number	<p>If paying a single account, your 16-digit commercial card billing account number.</p> <p>If you are remitting payment for multiple accounts, the Pay To account number will be the first 6-digits of your account numbers (called the Bank Identification Number or BIN), followed by 10 zeroes.</p>

TECHNICAL NOTE

The following information applies to EDI 820 payment addenda sent to Citibank:

- Declare a data segment terminator of tilde (~) or backward slash (\) within the 820 record.
- Data element separator must be an asterisk (*).
- The Account Number will be populated in either the RMT02 segment (for EDI820v3010 and earlier); or in the RMR02 segment (for EDI820v3020 and later).



Auto Pay, Citi's Direct Debit Solution (DDA)

The direct debit payment method is Citi-preferred method that is becoming a preferred payment for clients as well. It works for any programs that are set up to be paid based on Citi's statements, and not your company's expense reports (i.e. Citi pulls funds for the total amount due on your statement each billing period). It's the cheapest method for clients and is quick and easy to set up. Please work with your Implementation Manager or CAS Manager who can assist you. You will need to ensure that there are no blocks on your account that would prevent the direct debit from processing.

For our clients that may need it, our Tax ID information is below. You need to make sure that the account at your disbursement bank is set up to allow debit (aka reverse ACH) entries.

Tax Info for DDA	Value to use for Citibank® Commercial Card Payments
Name	Citibank, South Dakota
Tax ID (DDA payments only)	13-5266470
Company ID	1135266470
Originator ID	091409571

Wire Transfer

Wire transfers are electronic payment instructions delivered through the banking system. These instructions follow the format and guidelines provided by the Federal Reserve Bank. However, each financial institution may set its own policies and procedures with respect to the actual information required to be provided. You will need to work with your disbursement bank on the procedures you will need to follow to remit payments using this method. Generally speaking, wire transfers have a cut-off time that is early, especially for those whose disbursements are made from outside the Eastern Time zone. In addition, the space available to remit posting details is limited, so in most cases, you will need to remit your payment with a separate posting details file. The Global Combi-Pay format is available for this purpose. Refer to the Global Combi-Pay section of this document found in **Appendix C**.

There are some data points that you will need to provide your bank in order to ensure the wire transfer reaches Citi. That data is provided in the table to follow.

Payment Routing Instruction	Value to use for Citibank® Commercial Card Payments
Bank Name	Citibank, N.A.
Routing & Transit (ABA) Number	021000089
Credit Account	30880985
Credit Account Name	CBNA Incoming Settlement Account
"Pay To" Account Number	Your full 16 Digit Commercial Card Billing Account Number. Wire Transfers are for 1 payment per account.
Swift Code (only needed if client makes payments from overseas)	CitiUS33



CitiManager Payments

Cardholder Payments

Some corporate clients permit individually billed card programs to accept payments from cardholders. This task can be performed through the CitiManager system. Payments made by cardholders through the CitiManager system are affected using the ACH debit process.

Corporate Billed programs

In the U.S., corporate bill-corporate pay programs can also be paid through CitiManager. Each billing account would need a Program Administrator to register as a cardholder in order to allow that user to remit payment through the CitiManager system.

Checks

While electronic payments are the preferred payment method, we understand that there are circumstances where a check payment may be necessary.

Check payments are processed through our service center located in the United States. CitiManager offers electronic statements, and the PDF version of the statement includes the payment address. Because the process is automated, it is important to include the stub with your check. The stub is a “tear off” located at the top of the first page of your invoice. Checks received without a stub are processed as exceptions. This could result in a delay in your receiving credit for the payment. It is also important to include the **full 16-Digit Billing Account number** on the check. This will facilitate posting, in the event that the check becomes separated from the stub.

Payment is not considered received until the amount has been posted to your account.

Check Payment Remittance Location

Citibank processes check payments through a facility in Phoenix, AZ. It is important to send payment to the correct location, to avoid delays in posting. Payment is not considered received until it has posted to your account. Delays can potentially impact your revenue share (rebate) and delinquency status, so it is important to remit your payment to the correct address.

All check remittances should be sent to the following address:

Citibank
P.O. Box 78025
Phoenix, AZ 85062-8025

Courier payments should be sent to this address:

Citibank
Attn: Payment Processing Center 78025
1820 E. Sky Harbor Circle South
Ste 150
Phoenix AZ 85034



Sending Payment Details

Overview

When remitting payment for multiple accounts, you will need to select the ACH CTX option or you will select ACH CCD or Wire Transfer or an alternative, where a separate details file will be required (Global Combi-Pay).

The ACH CTX contains the record to transfer the payment funds to Citi and allows the client to forward the payment details the funds represent. ACH CTX payments contain an addenda record (embedded EDI820) which stores the specific breakdown of payment information for each account. The ACH CTX addenda record is the record type 7. A single CTX may house a maximum of 9,999 payment instructions in the embedded EDI820. The CTX data file layout is provided at the end of this document as **Appendix B**, and specifies the construction of the addenda record.

The ACH CCD allows for no addenda information. The ACH CCD+ allows for 1 addenda record. If the client is sending details to pay more than one account with either of these methods, a separate remittance file will need to be sent (Global Combi-Pay).

Wire transfers also have a limited amount of space reserved for posting details. If the client is sending details to pay more than one account and paying by Wire Transfer, a separate remittance file will need to be sent (Global Combi-Pay).

Global Combi-Pay (GCP)

The Global Combi-Pay file is a pipe delimited text file that allows a client to remit instructions to Citi on how to allocate a single, large payment. Commonly used with ACH CCD and Wire Transfer payments, the Global Combi-Pay format is available any time a client wishes to remit a posting file.

The advantage of the GCP is that the format supports global programs, meaning the same format is available to be used in nearly all programs worldwide. Refer to the GCP layout at the end of this document for specifications on how to create a GCP file.

Global Combi-Pay files must be transmitted to Citi on the same day as the monetary payment is sent. For example, if the monetary payment is being sent by wire transfer on Monday, the Global Combi-pay file should be transmitted on Monday as well.

The format of the GCP file is a text (.txt) format, with a pipe (|) delimiter. The file consists of 4 record types: a header record; a section record (there can be multiple sections); and the trailer record. The file specification is found in Appendix E of this document.



Payment Adjustments – Debits (North America Only)

A payment to your Citi Commercial Card account is a credit transaction. However, there may be times when the amount of a payment within a CTX or Global Combi-Pay file is a debit value. For example, when there is an account with a credit balance and your company wishes a refund of the credit balance. In those circumstances, you may remit a debit payment amount, or a payment adjustment. Debit entries are available only for CTX and Global Combi-pay (GCP) formats. The debit amounts may not exceed the credit amounts in these payments. Details on formatting these payment adjustments are found in the Appendix relating to each.

Post-Production Support

Once your payment process has been automated in production, Citi is available should any questions or issues arise. The first point of contact is the Client Account Specialist who supports your day-to-day program inquiries.

To service your inquiry quickly and efficiently, we will need to know where the issue lies – is it with the payment itself or with the remittance file (Global CombiPay File)?

- For payments:
 - Type of payment (ACH CTX, CCD, wire, etc.)
 - Date payment sent
 - Amount of payment
 - Trace ID (this is the sending bank information)
 - Specifics of the problem

- For Global CombiPay file:
 - File name
 - Total amount of the file
 - Date file sent
 - Specifics of the problem



Appendix A: National Automated Clearinghouse Association (NACHA) Format – for CCD, CCD+, and CTX

ACH Input File Structure

The ACH format is fixed length ASCII file with a record length of 94-characters. The records are:

- File Header Record
- Batch Header Record
- Detail Records
- Batch Control Record
- File Control Record

A single file can contain multiple batches, in which case a batch header record will immediately follow the batch control record of the proceeding batch.

Each field in each record is designated as mandatory, required, or optional (M, R or O):

Mandatory - The omission of a mandatory field will cause the entry, batch or file to reject at the originating depository financial institution (ODFI) and will be returned to the originator. Mandatory fields ensure the correct routing and/or posting of individual ACH entries.

Required - The omission of a required field will not cause an entry to reject at the ODFI, but may cause the entry, batch or file to reject at the receiving depository financial institution (RDFI). Required fields should be included to avoid processing problems at the RDFI.

Optional - Inclusion or omission of optional fields is entirely at the discretion of the origination entity.

All alpha or numeric characters are acceptable as well as the following characters:

^ ! _ @ # \$ % & , * : . / + -

File Header – Record Type 1

The file header fields designate physical file characteristics and identify the origin (sending point) and destination (receiving point) of the entries contained in the file. The file header also includes creation date and time fields which can be used to uniquely identify a file.

<u>Field #</u>	<u>Position</u>	<u>Length</u>	<u>MRO</u>	<u>Sample</u>	<u>Comments</u>
1	01-01	1	M	'1'	Record Type Code
2	02-03	2	R	'01'	Priority Code
3	04-13	10	M	'bTTTTAAAC'	Immediate Destination
4	14-23	10	M	'1nnnnnnnn'	Immediate Origin
5	24-29	6	M	YYMMDD	File Creation Date
6	30-33	4	O	HHMM	File Creation Time
7	34-34	1	M	Upper Case A-Z; Numeric 0-9	File ID Modifier
8	35-37	3	M	'094'	Record Size
9	38-39	2	M	'10'	Blocking factor
10	40-40	1	M	'1'	Format code
11	41-63	23	O	Alphanumeric	Immediate Destination Name
12	64-86	23	O	Alphanumeric	Immediate Origin Name
13	87-94	8	O	Alphanumeric	Reference Code

Batch Header – Record Type 5

The batch header record identifies the originating entity and the type of transactions contained in the batch (i.e., the standard entry class, PPD for consumer, CCD or CTX for corporate). This record also contains the effective date, or desired settlement date, for all entries contained in this batch. The settlement date field is not entered as it is determined by the ACH operator.

Field #	Position	Length	MRO	Sample	Comments
1	01-01	1	M	'5'	Record Type Code
2	02-04	3	M	'200'	Service Class Code
3	05-20	16	M	Alphanumeric	Company Name
4	21-40	20	O	Alphanumeric	Company Discretionary Data
5	41-50	10	M	'1nnnnnnnn'	Company Identification
6	51-53	3	M	Alphanumeric	Standard Entry Class
7	54-63	10	M	Alphanumeric	Company Entry Description
8	64-69	6	O	Alphanumeric	Company Descriptive Date
9	70-75	6	R	YYMMDD	Effective Entry Date
10	76-78	3	N/A	Blank	Settlement Date
11	79-79	1	M	'1'	Originator Status Code
12	80-87	8	M	TTTTAAA	Originating Depository Financial Institution ID
13	88-94	7	M	Numeric	Batch Number/Incremental

Entry Detail – Record Type 6

The detail record contains the actual transaction data for an individual entry. Fields include those designating the entry as a deposit (credit) or withdrawal (debit), the transit routing number for the entry recipient's financial institution, the account number (left justify, no zero fill), name, and dollar amount.

Field #	Position	Length	MRO	Sample	Comments
1	01-01	1	M	'6'	Record Type Code
2	02-03	2	M	Numeric	Transaction Code
3	04-11	8	M	TTTTAAA	Receiving Depository Financial Institution ID /Transit-Routing Number
4	12-12	1	M	Numeric	Check Digit/Ninth Digit of T/R #
5	13-29	17	R	Alphanumeric	DFI Account Number
6	30-39	10	M	\$\$\$\$\$\$cc	Amount/Decimal Point Assumed
7	40-54	15	O	Alphanumeric	Individual ID Number
8	55-76	22	R	Alphanumeric	Individual Name
9	77-78	2	N/A	Blank	Discretionary Data
10	79-79	1	M	Numeric	Addenda Record Indicator
11	80-94	15	M	Numeric	Trace Number

Entry Detail Addenda – Record Type 7

This record is optional. This record contains additional information relating to the prior entry detail record. It is used for CCD+ and CTX, which are corporate to corporate transactions.

For Citi Commercial Card Payment Posting:

CCD = None

CCD+ = 1

Example of addenda Version 3010 or lower: RMT*IV*5568000000000333**10661.80\
 Example of addenda Version 3020 and up: RMR*IV*123456001111111111**10661.80\
 CTX = 1...but...it's an embedded EDI820 – See [Appendix B](#)

Field #	Position	Length	MRO	Sample	Comments
1	01-01	1	M	'7'	Record Type Code
2	02-03	2	M	'05'	Addenda Type Code
3	04-83	80	O	Alphanumeric	Payment Related Information
4	84-87	4	M	Numeric	Addenda Sequence Number
5	88-94	7	M	Numeric	Entry Detail Sequence Number

Batch Control Total – Record Type 8

This record contains entry counts, dollar total and has totals for all entries contained in the preceding batch.

Field #	Position	Length	MRO	Sample	Comments
1	01-01	1	M	'8'	Record Type Code
2	02-04	3	M	'200'	Service Class Code
3	05-10	6	M	Numeric	Entry/Addenda Count
4	11-20	10	M	Numeric	Entry Hash
5	21-32	12	M	\$\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount
6	33-44	12	M	\$\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount
7	45-54	10	R	'1nnnnnnnn'	Company Identification
8	55-73	19	N/A	Blank	Message Authentication Code
9	74-79	6	N/A	Blank	Reserved
10	80-87	8	M	TTTTAAA	Originating Depository Financial Institution ID
11	88-94	7	M	Numeric	Batch Number/Incremental



File Control – Record Type 9

This record contains entry counts, dollar totals and hash totals accumulated from each batch control record in the file.

<u>Field #</u>	<u>Position</u>	<u>Length</u>	<u>MRO</u>	<u>Sample</u>	<u>Comments</u>
1	01-01	1	M	'9'	Record Type Code
2	02-07	6	M	Numeric	Batch Count
3	08-13	6	M	Numeric	Block Count
4	14-21	8	M	Numeric	Entry/Addenda Count
5	22-31	10	M	Numeric	Entry Hash
6	32-43	12	M	\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount in File
7	44-55	12	M	\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount in file
8	56-94	39	N/A	Blank	Reserved

Appendix B: ACH CTX Format

ACH-CTX ANSI X-12 EDI820 Layout Specifications

For the required format for the ACH-CTX addenda record, please refer to the worksheet below:



**EDI ACH 820
Layout-CTX Sample U**

Debit entries in the CTX

For Debit format, please provide a Dash (-) in front of the Amount in the Amount Field (RMR04). Example of a Debit record:

RMR*IV*1234560001111111** -566.39\.

Sample EDI820 - ACH CTX Transaction Sets

Example 1 – Payment and Payment without PPI (PPI is used only by the US Federal Government)

Account # 556000000000444 is remitting payment for the current month's balance due. 556000000000444 is the 16-digit account number. The dollar amount of the payment to this account is \$14,693.22.

EDI820 Example for above without PPI formatting

```
ISA*00*                *00*                *07*01                *03*100209          *090205*1459
*U*00400*00000000*0*P*>\GS*RA*NV*NV*20090205*1459*0*X*004020\ST*820*0001\BPR*I*
14693.22*C*ACH*CTX*01*031100209*DA*38759792*1123096089**01*091409571*DA*55600000
00000000*20090219\RMR*IV*556000000000444**14693.22\SE*0*0001\GE*1*0\IEA*1*00000
000
```



**EDI 820 Example
1.txt**

The Payment Instruction above is:

\RMR*IV*556000000000444**14693.22*14693.22\

Example 2 – Payment and Payment with PPI (PPI is used only by the US Federal Government)

Account # 5560000000000555 is remitting payment for the last month's balance due and PPA interest for 30 days. 5560000000000555 is the 16-digit account number. The total dollar amount of this payment is \$39,162.50. Payment of last month's balance due is \$39,000.00. PPA interest is being paid for 30 days at 5.00% for a total of \$162.50.

EDI820 Example from above with PPI Formatting

```
ISA*00*          *00*          *07*01          *03*100209          *090205*1459
*U*00400*000000000*0*P*>\GS*RA*NV*NV*20090205*1459*0*X*004020\ST*820*0001\BPR*I*
14693.22*C*ACH*CTX*01*031100209*DA*38759792*1123096089**01*091409571*DA*55600000
00000000*20090219\RMR*IV*5560000000000555*39162.50*39000.00\userdefineddata\ADX*
162.50*L6\SE*0*0001\GE*1*0\IEA*1*00000000
```



**EDI 820 Example
2.txt**

The Payment Instruction above is:

```
\RMR*IV*5560000000000555**39162.50*39000.00\userdefineddata\ADX*162.50*L6\
```

NOTE: When formatting your Payments as EDI, do 'not' use Blanks as filler unless the ANSI X12 standard specifically calls it out. This is because EDI processing does not expect to receive blanks in certain fields. If an Element within a Segment, for example, has a maximum length of 35 bytes and your data is 20, you do not need to fill out the remaining 15 bytes with blanks. The examples above are correct without any space-fill. The example below is an incorrect format:

```
\RMR*IV*5560000000000555**39162.50*39000.00\userdefineddata          \ADX*162.50*L6\
```

Another example of an EDI 820 paying multiple accounts

```
ISA*00*          *00*          *01*CLIENT NAME ID *01*CITIBANK, NA          *210209*12
05*U*00305*123456789*0*P*>\GS*RA*NV*NV*20090205*1459*0*X*004020\ST*820*0001\BPR*
I00020000001*3649.40*C*ACH*CTX*01*031100209*DA*38759792*1123096089**01*091409571
*DA*12345600000000*000100000000*20090219\RMR*IV*1234561111111111**945.88\RMR*IV*
1234562222222222**689.77\RMR*IV*1234563333333333**300.20\RMR*IV*1234560000658219
**1713.55\SE*0*0001\GE*000500000011*0\IEA*1*123456789
```



**EDI 820 Example
3.txt**

NACHA ACH CTX Format, (Same data as above with NACHA Enveloping)

```
101 065509999 0655099992102091230A094101BIGBANK N.A          CLIENT NAME          12345678
5200CLIENT NAME          123456789012345678901230960890CTXT&E PAYMNT210210210209          1065509990000001
6220914095715472330000000000 0000364940          0001CITIBANK N.A.          121000009220000001
705ISA*00*          *00*          *01*CLIENT NAME ID *01*CITIBANK, NA          *210209*1219000000001
70505*U*00305*123456789*0*P*>\GS*RA*NV*NV*20090205*1459*0*X*004020\ST*820*0001\BPR*290000000001
705I00020000001*3649.40*C*ACH*CTX*01*031100209*DA*38759792*1123096089**01*09140957139000000001
705*DA*12345600000000*000100000000*20090219\RMR*IV*1234561111111111**945.88\RMR*IV*490000000001
7051234562222222222**689.77\RMR*IV*1234563333333333**300.20\RMR*IV*123456000065821959000000001
705**1713.55\SE*0*0001\GE*000500000011*0\IEA*1*123456789          000000069000000001
820000000200003649400000000000000000000003649401230960890          065509990000001
9000001000001000000020000364940000000000000000000000000000000364940
```



**ACH-CTX Embedded
EDI820.txt**



Additional Format Example, Note: 1st Payment to a Vendor, 2nd to Citi

```

101 111000038 11103618398021813346094101DALLAS FRB AUSTIN DISB CTR DTSGA 00000001
5200ACME CORP 220 111036183012345678901230960890CTXEDI MISC 980206211103 1011100000000272
6220110002063456-155 0000011796 40006DAVID JONES CO 001111036189008286
705ISA*00*0000000000*00*0000000000*ZZ*ACME CORPO 220 *ZZ*CRED PMT *980218*13300019008286
7053*U*00200*000000001*0*T*>\GS*RA*ACME CORPOR*PCARD PMTS *980218*1333*2*X*003040\S00029008286
705T*820*009008286\BPR*C*117.96*C*ACH*CTX*01*111036183*ZZ*40000004***01*011000206*D00039008286
705A*3456-155*980206*VEN\REF*72*M98333\N1*PE*DAVID JONES CO*FI*017664300\N1*PR*JOHN00049008286
705SON SPACE CENTER\ENT*1\RMR*IV*23456*AI*417.96\RMR*IV*23457*AI*-300\REF*CM**CREDI00059008286
705T MEMO ADJUSTMENT\SE*10*009008286\GE*1*2\IEA*1*000000001\ 00069008286
6220914095711234560000000000 0000110316 400004SOFTBANK 1111036189008287
705ISA*00*0000000000*00*0000000000*ZZ*US BANKERS TRUS*ZZ*FEDERAL PAYMENT*980218*13300019008287
7053*U*00200*000000001*0*T*>\GS*RA*US TREASURY*FEDERAL PAY*980218*1333*2*X*003040\S00029008287
705T*820*009008287\BPR*C*1103.16*C*ACH*CTX*01*111036183*ZZ*40000004***01*091409571*00039008287
705DA*1234560000000000*980206*VEN\REF*72*M98333\N1*PE*SOFTBANK*FI*042557771\N1*PR*J00049008287
705OHNSON SPACE CENTER\ENT*2\RMR*IV*1234560011111111*AI*403.16*400\REF*RB*8.125%*$300059008287
705.16 INTERES00059008287T FOR 20 DA00059008287YS\RMR*IV*1234560022222222*AI*400*4000069008287
7052*2\RMR*IV*1234560033333333*AI*300\SE*11*00900069008287705008287\GE*1*2\IEA*1*0000079008287
7050000001\ 00089008287
8200000015000220005900000000000000000122112111036183 1110361890000272
9000001000002000000150002200059000000000000000000000122112

```



ACH-CTX Multiple Payments.txt



Appendix C: CCD and CCD+ Addenda Format

CCD + Examples

Addenda Record Example 1

The following example of an ACH addenda record illustrates the required format for remittance of payment in a CCD+ format.

Account # 5568000000000333 is remitting payment for last month's balance due:

Example of addenda Version 3010 or lower:

```
RMT*IV*5568000000000333**369000.00\
```

Example of addenda Version 3020 and up:

```
RMR*IV*5568000000000333**369000.00\
```

Addenda Record Example 2 – Prompt Payment Act Interest (US Federal Government Only)

5560000000000444 is the 16-digit account number. The total dollar amount of this payment is \$39,162.50. This represents payment of last month's balance due \$39,000.00 plus Prompt Payment Act Interest being paid for 30 days at 5.00% for a total of \$162.50. The dollar amount of the payment is not needed in this segment of the ACH record – Citibank will calculate the payment to balance from the Prompt Payment Act Interest data contained in the record.

Option 1:

Example of addenda Version 3010 or lower:

```
RMT*IV*5568120000000444*****INT: 162.50 30D@ 5.00
```

Option 2:

Example of addenda Version 3020 and up:

```
RMR*IV*5568120000000444*PPI: 162.50
```

Notice that an asterisk (*) separates the data in the addenda record. The IV is used to provide user defined information. The total of the RMT line (addenda) is limited to 80 positions total.

ACH CCD Example 1:

Account 5472330001234567 is paying balance due of 2478.87:

```
101 111000038 11103618398021813346094101DALLAS FRB AUSTIN DISB CTR DTSGA 00000001
5200TEST PAYMENT CCD 1956000930XYZ CO 1803161803160751065509991234567
6220914095710547233000123456700024788742740029552 CITIBANK NA 0111234567890123
82000000010009140957000000000000000000024788740029552 1065509991234567
900000100000010000001500022000590000000000000000000000247887
```



ACH-CCD
Example.txt

ACH CCD+ Example 1:

```
101 111000038 11103618398021813346094101DALLAS FRB AUSTIN DISB CTR DTSGA 00000001
5200TEST PAYMENT CCD 1956000930XYZ CO 1803161803160751065509991234567
6220914095710547233000123456700024788742740029552 CITIBANK NA 1111234567890123
705 RMR*IV*5568000000000333**2478.87\
820000000100091409570000000000000000024788740029552 1065509991234567
90000010000010000001500022000590000000000000000000247887
```



**ACH-CCD+
Example1.txt**

ACH CCD+ Example 2:

```
101 111000038 11103618398021813346094101DALLAS FRB AUSTIN DISB CTR DTSGA 00000001
5200TEST PAYMENT CCD 1956000930XYZ CO 1803161803160751065509991234567
6220914095710547233000123456700010000042740029552 CITIBANK NA 1111234567890123
705 RMR*IV*5472330001234567**1000.00\
6220914095710547233000123478900010000042740029552 CITIBANK NA 1111234567890123
705 RMR*IV*5472330001234789**1000.00\
6220914095710547233000123412300004788742740029552 CITIBANK NA 1111234567890123
705 RMR*IV*5472330001234123**478.87\
8200000001000914095700000000000000000024788740029552 1065509991234567
90000030000030000001500022000590000000000000000000247887
```



**ACH-CCD+
Example2.txt**

Appendix D: Global Combi-Pay (GCP)

The GCP format is the one remittance file which is compatible with most Citi Commercial Card programs. The file structure remains the same, regardless of the country for which payments are being made. There should be one GCP file for each currency being paid. For example, if remitting payments for both US dollars and Canadian dollars, there will be two files.

The file can include both credit (Payment to Account) and debit (Payment Reversal) entries. However, it is **not** possible that the sum of the debit entries (Transaction Code 0298) is greater than the sum of the credit entries (Transaction Code 0108).

Limitations of GCP

The maximum dollar amount for the GCP is \$9,999,999,999,999.99. The Maximum number of detail records per file is 9,992.

GCP Specification



2007758 Global
Combi-Pay File Spec

GCP Sample



Sample GCP.txt



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