

Treasury and Trade Solutions



User Guide: Electronic Bill Payments





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Introduction

Citibank N.A. Pakistan (Citi) is pleased to announce that our clients can now make bill payments electronically via our CitiDirect BE® platform. The bill payment functionality leverages 1Link's 1bill payment services.

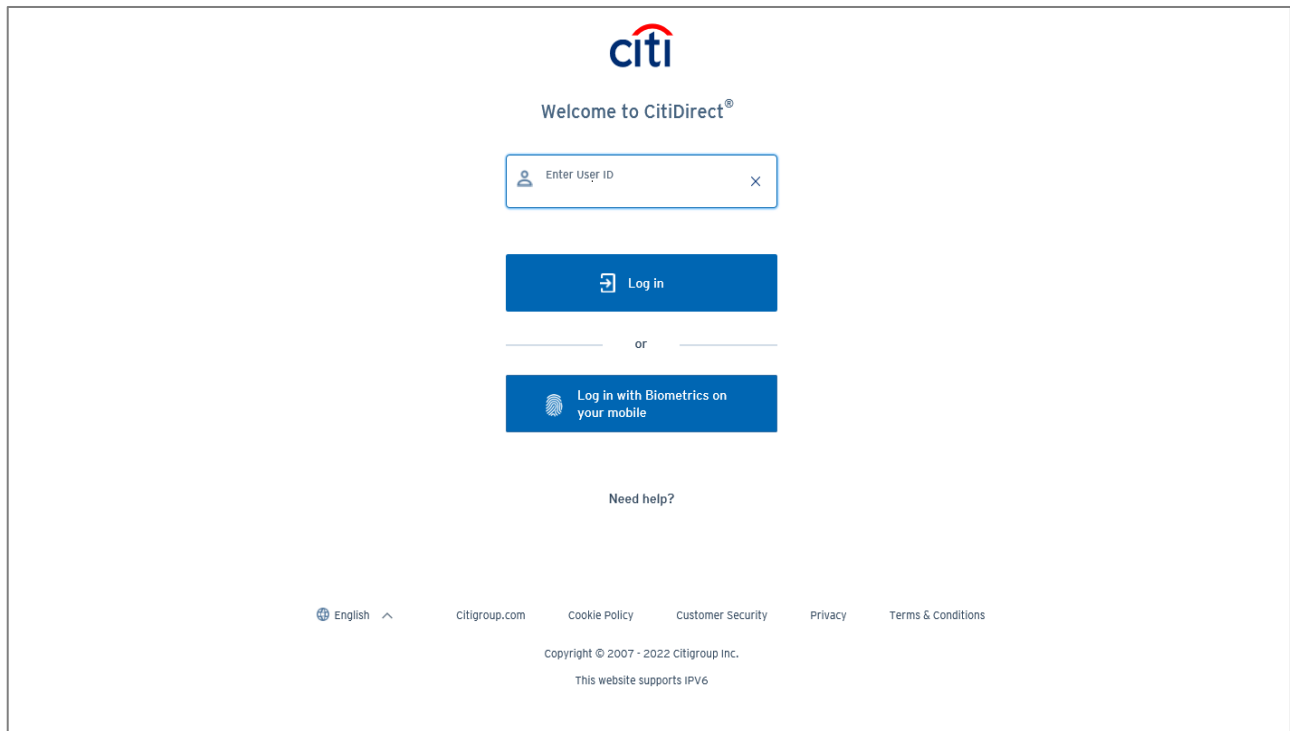
Please follow the below steps to initiate bill payments.

For further information

- About Citi in Pakistan: <https://www.citi.com/icg/sa/emea/pakistan/about/announcements/>
- Please don't hesitate to reach out to your relationship manager or respective service contacts at:
For Cash: citiservice.pakistan@citi.com
For Trade: citi.pk.tsp.team@citi.com
For Digital Client Support: ebs.pakistan@citi.com

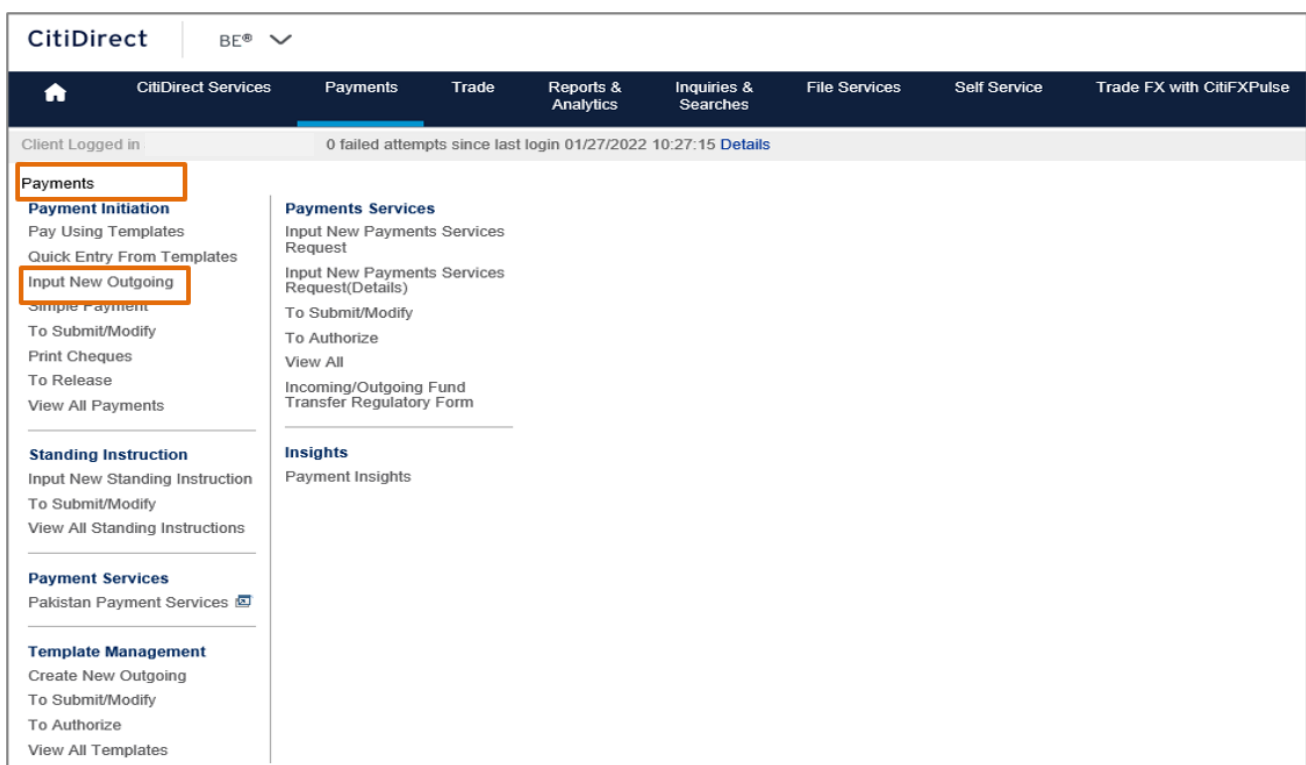
Guidelines

1. Login on to the CitiDirect BE menu: <https://www.citidirect.com/login>



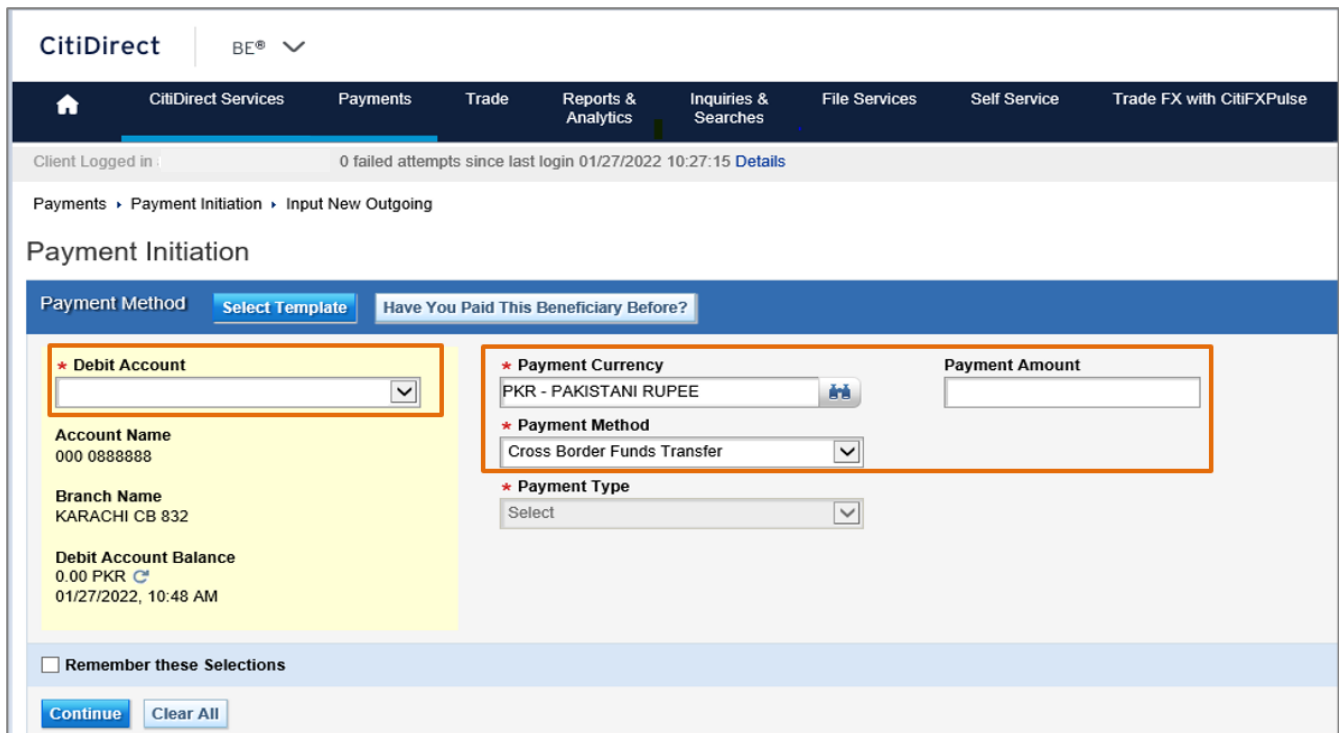
The image shows the CitiDirect login page. At the top is the Citi logo. Below it, the text "Welcome to CitiDirect®" is displayed. There is a login form with a field labeled "Enter User ID" and a "Log in" button. Below the "Log in" button is a link "or" and another button labeled "Log in with Biometrics on your mobile". At the bottom, there is a "Need help?" link. The footer contains links for "English", "Citigroup.com", "Cookie Policy", "Customer Security", "Privacy", and "Terms & Conditions". It also includes copyright information: "Copyright © 2007 - 2022 Citigroup Inc." and "This website supports IPV6".

2. Navigate to “**Payments**” and click on “**Input New Outgoing**”.



The image shows the CitiDirect Payments menu. The top navigation bar includes "CitiDirect Services", "Payments", "Trade", "Reports & Analytics", "Inquiries & Searches", "File Services", "Self Service", and "Trade FX with CitiFXPulse". The "Payments" menu is expanded, showing a list of options. The "Payments" menu item is highlighted with an orange box. Below it, the "Payment Initiation" section is visible, with "Input New Outgoing" highlighted by an orange box. Other options in the "Payment Initiation" section include "Pay Using Templates", "Quick Entry From Templates", "Simple Payment", "To Submit/Modify", "Print Cheques", "To Release", and "View All Payments". The "Standing Instruction" section includes "Input New Standing Instruction", "To Submit/Modify", and "View All Standing Instructions". The "Payment Services" section includes "Pakistan Payment Services". The "Template Management" section includes "Create New Outgoing", "To Submit/Modify", "To Authorize", and "View All Templates". The "Payments Services" section includes "Input New Payments Services Request", "Input New Payments Services Request(Details)", "To Submit/Modify", "To Authorize", "View All", and "Incoming/Outgoing Fund Transfer Regulatory Form". The "Insights" section includes "Payment Insights".

- Choose the **Debit Account** for the transaction. Select “**PKR – Pakistani Rupee**” as the Payment Currency and “**Cross Border Funds Transfer**” as the Payment Method. Input the Payment Amount and click “**Continue**” to proceed.



CitiDirect | BE® ▾

Client Logged in | 0 failed attempts since last login 01/27/2022 10:27:15 [Details](#)

Payments > Payment Initiation > Input New Outgoing

Payment Initiation

Payment Method | [Select Template](#) | [Have You Paid This Beneficiary Before?](#)

*** Debit Account**

Account Name
000 0888888

Branch Name
KARACHI CB 832

Debit Account Balance
0.00 PKR
01/27/2022, 10:48 AM

*** Payment Currency**
PKR - PAKISTANI RUPEE

*** Payment Method**
Cross Border Funds Transfer

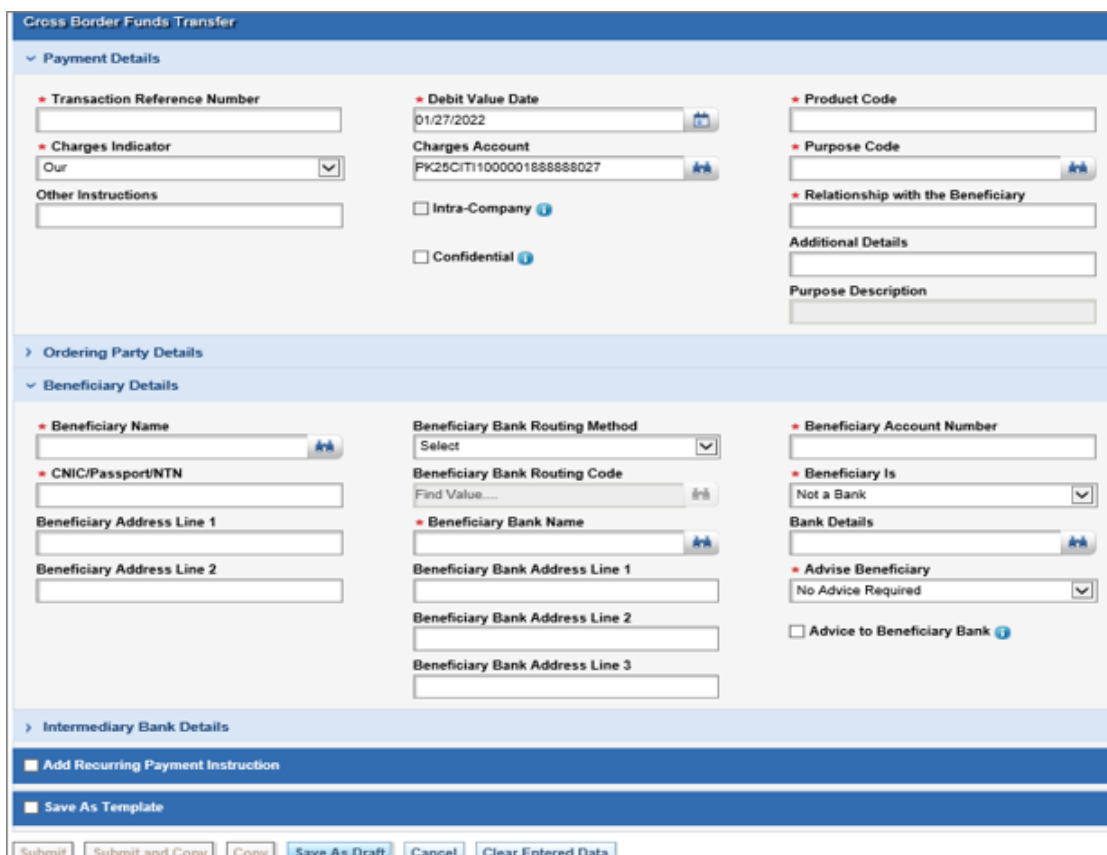
*** Payment Type**
Select

Payment Amount

☐ Remember these Selections

[Continue](#) [Clear All](#)

- Provide details as per instructions in the below table and click “**Submit**” once all fields are completed. Fields with * are mandatory. For instructions on filling out the fields, please refer to the grid that follows the below screenshot.



Cross Border Funds Transfer

▼ Payment Details

*** Transaction Reference Number**

*** Charges Indicator**
Our

Other Instructions

*** Debit Value Date**
01/27/2022

Charges Account
PK25CITI100000188888027

☐ Intra-Company

☐ Confidential

*** Product Code**

*** Purpose Code**

*** Relationship with the Beneficiary**

Additional Details

Purpose Description

> Ordering Party Details

▼ Beneficiary Details

*** Beneficiary Name**

*** CNIC/Passport/NTN**

Beneficiary Address Line 1

Beneficiary Address Line 2

Beneficiary Bank Routing Method
Select

Beneficiary Bank Routing Code
Find Value...

*** Beneficiary Bank Name**

Beneficiary Bank Address Line 1

Beneficiary Bank Address Line 2

Beneficiary Bank Address Line 3

*** Beneficiary Account Number**

*** Beneficiary Is**
Not a Bank

Bank Details

*** Advise Beneficiary**
No Advice Required

☐ Advice to Beneficiary Bank

> Intermediary Bank Details

☐ Add Recurring Payment Instruction

☐ Save As Template

[Submit](#) [Submit and Copy](#) [Copy](#) [Save As Draft](#) [Cancel](#) [Clear Entered Data](#)

Field	Instructions
Payment Details	
Transaction Reference Number	Input transaction reference number which will be used for your reconciliation purposes
Charges Indicator	Select "Our" from the drop-down list
Debit Value Date	Input value date for the payment
Product Code	Input Product Code "BPSPAYMENT"
Purpose of Code	Select "OTHR" from the look-up library
Relationship with the Beneficiary	Input your relationship with the beneficiary. E.g., for payment of taxes, you may mention "Tax Authority".
Purpose Description	<p>For Bill Payments Services "BPS" input the relevant PSID. BPS include billers such as Federal Board of Revenue and Government of Punjab.</p> <p>For 1Bill payments, input the biller prefix followed by the PSID/ADCID/Account number as per instructions provided by the respective billers.</p> <p>Please contact the Digital Client Support team at ebs.pakistan@citi.com for a list of Beneficiary Names and Prefixes under BPS and 1Bill.</p>
Beneficiary Details	
Beneficiary Name	<p>Mention the exact Beneficiary Name from the list available on our website under "Electronic Bill Payments through CitiDirect BE" section on the Announcement page.</p> <p>To avoid failure of payment, Beneficiary Name should be an exact match as listed on our website.</p> <p>Please contact the Digital Client Support team at ebs.pakistan@citi.com for a list of Beneficiary Names and Prefixes under BPS and 1Bill.</p>
CNIC/Passport/NTN	Provide the beneficiary's NTN/FTN or identity number.
Beneficiary Address Line 1	Mention Citibank's IMD code "508117"
Beneficiary Bank Routing Method	Select "SWIFT" from the list
Beneficiary Bank Routing Code	Input Citi's SWIFT code "CITIPKKX". Beneficiary Bank Name, and Address lines will get automatically filled once the SWIFT code is provided.
Beneficiary Account Number	Provide Citibank TAX parking account number, "PK37CITI1000001850031939"
Beneficiary Is	Select "Not a Bank"
Advise Beneficiary	Select "No Advice Required"

Additional notes

- Beneficiary Names should be the **exact same** as per the list provided by the Digital Client Support team.
- For 1Bill payments, input the biller prefix followed by the PSID/ADCID/Account number corresponding to the beneficiary name.
- Fields with * are required.
- Payments once submitted have to be authorized by clients' authorizer(s).

5. Please have the payment authorized in order for the bank to execute the transaction.

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