Citi Trade Portal
Factoring

www.citihandlowy.pl
Bank Handlowy w Warszawie S.A.

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1. Login

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

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

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

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

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

2. How to begin

2.1. Homepage

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

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

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

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

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

2.2. Shortcuts

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

• General overview –> Preview,

• Contract List.

Saved configuration for each User is stored individually.

Selection of the **Shortcuts** form.

2.3. Global settings

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

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

The following formats are set by default in the system:

• Number of items in the lists: 20;

• Decimal separator: [comma];

• Thousandth separator: [dot];

• Date separator: [dot];

• Date format: yyyy mm dd [yyyy – year in a 4-digit format, mm – month, dd – day];

• Scope of items presented in the lists: none, i.e. all data is presented, regardless of the entry date; any change in this parameter will cause the display of transactions in the entire system to be limited to items entered 7, 14, or 21 days before the current date.
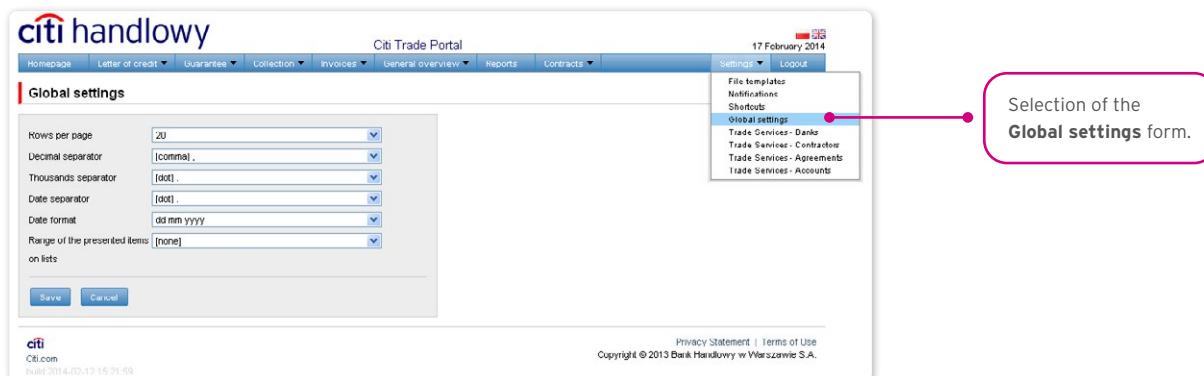
Selection of the **Global settings** form.

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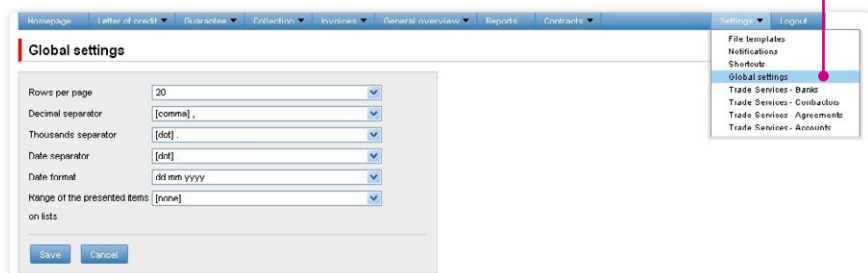
2.4. Notifications

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

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

• **Alert** – the notification will be in the form of an alert visible in the system main page (homepage),

• **E-mail** – the notifications will be sent to an email address indicated by the User ("Email" field).

Selection of the **Notifications** form.

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

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

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

3. Factoring

3.1. Invoices

Introduction

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

Selection of the form to enter/edit invoices.

Selection of the form to enter invoices from a file.

Section in which you can specify parameters of entered or edited invoices.

The section with a list of invoices you have entered from the day on which the form was last opened or invoices marked for edition in the invoice sending form.

Clicking this hyperlink will take you to the invoice sending page.

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

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

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

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

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

- Verifying correctness of the uploaded invoices, correcting errors and editing invoice details.

Selection of the file with invoices to import.

Selection of the import scheme defined in the import template configuration (File Templates).

If you press the button, you will go to step 2/2 concerning the entering of invoices from a file.

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

The icon warns about an error in the imported invoice.

The symbol means that the invoice has been successfully uploaded.

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

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

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

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

If the User wishes to:

- Send the approved invoices – by default the system sets the current date as the **Purchase request date**. The Purchase request date can be changed in the step 2/2 of file upload by editing each invoice, and using the "change" link;

- Save approved invoices to later send them from the **Invoices -> Send** tab – the Purchase request date should be selected in the appropriate field, it can be selected for the entire group of invoices. The process of sending invoices from the Invoices -> Send tab is described below in the 'Sending' 3.2. – "Sending" section.

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

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

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

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

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

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

Rows in the file:

01 tuf004   PL

02|Request number|Seller Name|Seller Address|Seller Tax ID|Buyer Name|Buyer Address|Buyer Tax ID|empty field|empty field|invoice no.|invoice date|invoice amount|currency|debt amount|debt currency|empty field|empty field|due date|financing percentage|amount accepted by Debtor to be paid[1]|empty field|request type|||||||[1]

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

Example:
01 tuf004   PL

02|365|Andruschko Manufaktur|Leipziger Str. 33 D-14966 Berlin|5222401618|Rower SC|Niska 65A 56-989 Brzesko|54564|||TUF4-test2|24/05/2012|+203.00|PLN|+203.00|PLN|||30/05/2012|100|+203.00||P|||||||

control sum test

"Reversed factoring" (Factoring Odwrocony) import format

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

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

- Invoice collection,

- Classic factoring,

- Factoring with recourse,

- Receivables discounting,

- Supplier Finance. There are two types of rows in the .

import file:

- The header row which is skipped by the system during import;

- Row(s) with transactions, each containing the necessary information about one invoice.

Row structure:

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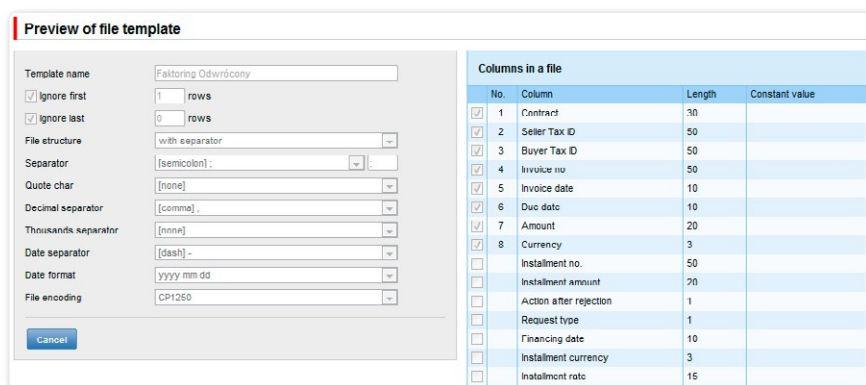
Example:
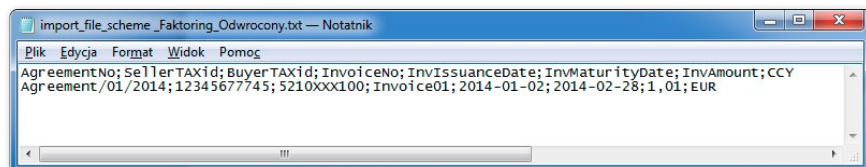
Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Amount;Currency

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

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

The following is extended:

- fields available on forms to enter/edit/delete/import invoices only for agreements for which a possibility to use the Split Payment Method is specified;

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

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

- Net amount

- VAT amount.

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

Validations:

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

- the net amount is required,

- the VAT amount is required.

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

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

- Net amount

- VAT amount.

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

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

- SP reversed factoring.

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

Row structure:

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

One transaction row looks as follows:

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

• SP Factoring Standard.

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

Row structure:

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

Example
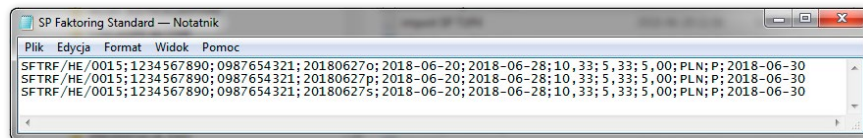
One transaction row looks as follows:

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

• SP TUF4

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

Example:

One transaction row looks as follows:

01

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

03

3.2. Sending

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

Selection of the form to send invoices.

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

Summary (referring to invoices with check boxes marked).

To send invoices, follow the steps outlined below:

- tick the checkbox in the main table next to the invoice you wish to send;

- enter the requested execution date i.e. the date on which the Bank should purchase the requested invoice;

- select the request type – depending on the agreement concluded with the Bank, you will have the following options to choose from: registration, transfer, discount and finance;

- click "Send"; You can send items with status "to send", "financed" or

- "rejected".

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

- Transfer request;

- Discount request for those invoices for which transfer has been requested before;

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

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

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

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

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

3.3. Authorization

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

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

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

Here you can tick invoices to authorize.

Summary (referring to invoices with check boxes marked).

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

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

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

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

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

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

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

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

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

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

Clear

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

1. Account Holder's Data

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

2. Authorization scheme

No.	Agreement No.	By sending / Up to the amount of	1 – one level / Limit	2 – two levels / Limit
1		☐ /	☐ /	☐ /
2		☐ /	☐ /	☐ /

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

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

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

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

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

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

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

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

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

3. User entitlements [4]

	Full name / Adres e-mail (required) /Mobile phone number (optional) [?] *In case of creating new User and choosing "Hardware Token" please enter "New"	SafeWord Card Type [7] "Hardware token" [?]	Mobile app MobilePASS [?]	Agreement No. [5]	Add entitlements	Remove entitlements	Remove User from the System	Create / Send	Authorization 1	Authorization 2	Reports	Early repayment [6]
1	_____ /		☐		○	○	○	☐	☐	☐	☐	☐
2	_____ /		☐		○	○	○	☐	☐	☐	☐	☐
3	_____ /		☐		○	○	○	☐	☐	☐	☐	☐
4	_____ /		☐		○	○	○	☐	☐	☐	☐	☐
5	_____ /		☐		○	○	○	☐	☐	☐	☐	☐
6	_____ /		☐		○	○	○	☐	☐	☐	☐	☐
7	_____ /		☐		○	○	○	☐	☐	☐	☐	☐

_____
Sinature(s) of authorized persons, in accordance with the Account Holer's representation / power of attorney [6]

3.4. Notifications

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

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

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

Events initiating sending notifications to the User:

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

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

4. GENERAL OVERVIEW

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

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

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

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

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

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

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

4.1. Payments

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

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

Selection of the form featuring **Payments**.

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

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

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

To settle a payment:

1) find a payment with status "new" on the list;

2) click on the "settle" link to open the "Settlement of payments" form;

3) on the "Settlement of payments" screen, on the "Invoice – related payables" screen, press "Search" button – this will display the invoices available for settlement;

4) select the amounts (payables) you wish to settle and click on "settle".

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

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

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

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

4.2. Alerts

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

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

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

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

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

4.3. Factor's invoices

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

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

4.4. Letters/Confirmations

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

Selection of the **Letters** form.

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

5. CONTRACTS

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

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

When you click:

- ''details'' you will see detailed information on each contract;

- ''modify'' in the ''Action'' column you can modify the threshold amount which, if exceeded will result in a notification to be sent to the User. Such a notification can be set up from the Settings -> Notifications tab (''Defined exposure limit has been crossed'' notification).

6. ADDITIONAL INFORMATION

6.1. File templates

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

Selection of the **File templates** tab

Click here to create your own file import template.
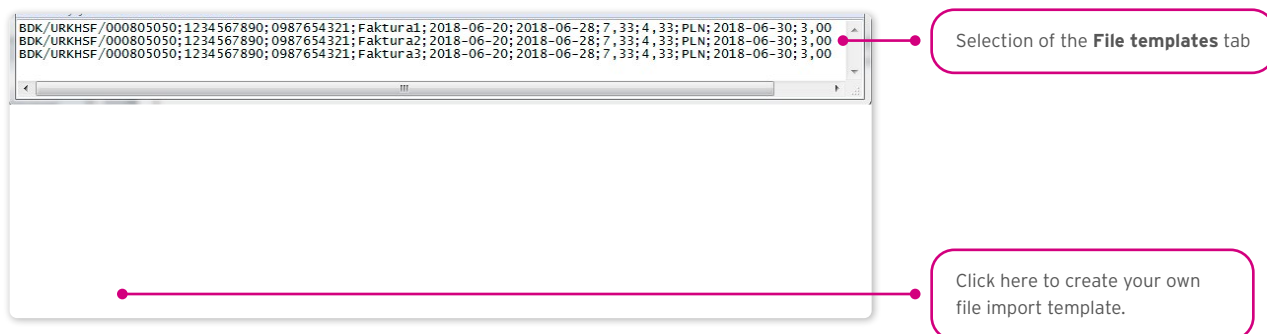
The "New file template" creation screen is formed out of three parts:

* The part concerning the file structure – here you can set up technical parameters of the file, e.g. column separator type or date format;

* Configuration of file columns – here you may specify the order of columns in the imported files. You can also set up a fixed value for particular columns;

* Test of the new file template – here you may test if the files you wish to upload to the system are formatted according to the specified new import template.

Part related to structure of the file.

Part related to the configuration of columns in the imported files.

Testing section, where you can test the created invoice file if it is correctly formatted according to the template. Click **Browse** to select the file, and then click **Run test** button.
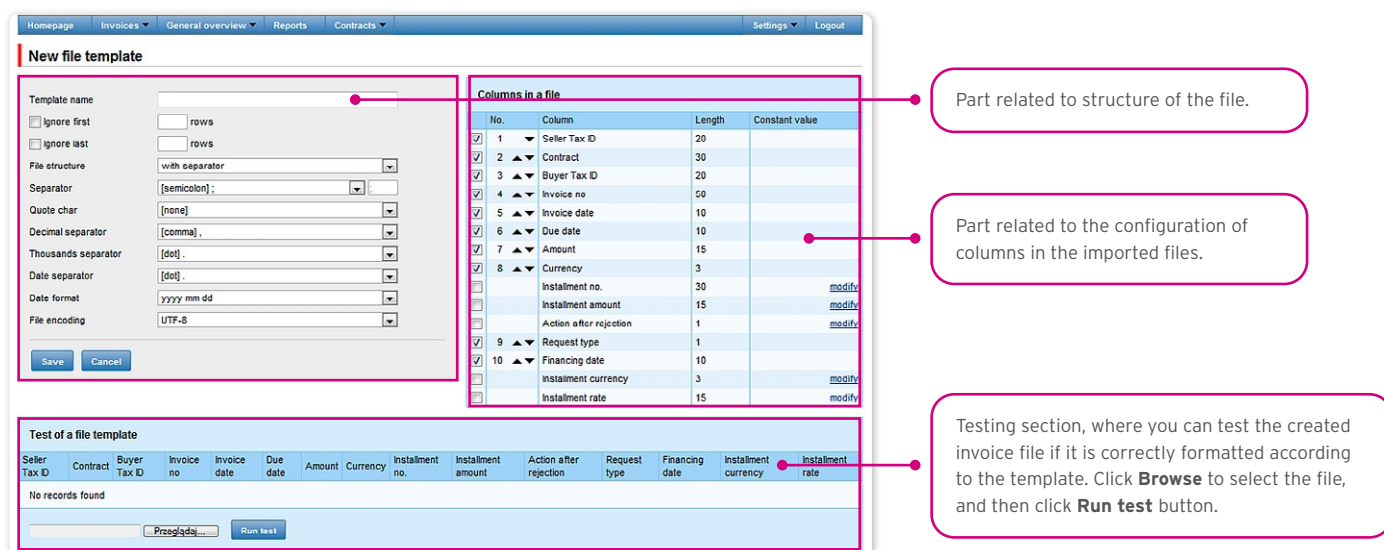
6.2. Reversed factoring

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

a) in the Invoices -> Add new tab, the "Due date" should be populated with:

* for option 1, 2, and 3 – the invoice maturity date (the due date specified on the invoice);

* for option 4 – the requested date of payment of liabilities for the Bank; for this option, the maturity date does not need to be inserted in this field or any other field;

b) in the Invoices -> Send tab, the "Purchase request date" should be populated with:

* in option 1 – the field „Purchase request date" does not require to be populated, the request will be executed within the invoice due date; in relation to preparation of transactions for execution, the request needs to be sent at least 2 business days before the invoice due date;

* in option 2 – the purchase request date is specified by the User, it should be at least 2 business days before the invoice due date

and not earlier than 2 business days from the day on which the request is sent to the Bank;

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

- in option 4 – the purchase request date is specified by the User, it should be not earlier than 2 business days from the day on which the request is sent to the Bank.

7. REPORTS

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

The form consists of three parts:

- At the top – a drop down list from which the desired type of report is chosen;

- In the middle, configuration part where, once the type of report has been indicated, the fields are displayed to enter the report parameters as well as the configuration of the lists of columns to be returned in the report;

- the lower part of the form contains action buttons used to generate the report and view it in the form and to download the CSV or PDF file containing the report.

Selection of the **Reports** form.

Dropdown selection list of available report types and descriptions.

Here you select the columns that will appear on the report.

Section to specify parameters for the created report.

Action buttons.

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

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

7.1. Trade Finance Reports Specification

Factoring/Supplier Finance: Factored invoices over defined period

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

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

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

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

Available report columns:

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

Receivables repaid/financed by the Bank

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

Report columns:

No	Column	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of the agreement signed with the Bank
3	Supplier / Company	Full name of the company in the seller's role for this invoice
4	Supplier's/Company's NIP	Seller's NIP (Company)
5	Contractor/Distributor/Buyer	Full name of the company in the buyer's role for this invoice
6	Contractor's/Distributor's NIP	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Gross amount on the invoice
10	Invoice date	Issuance date based on the invoice
11	nvoice payment date	Payment date based on the invoice
12	Date of receiving by the bank request for financing or request for pay off	Date on which the Bank received the application
13	Date of realize request (pay off receivable/ financing receivable – date of debit client account)	Date on which the application was accepted by the Bank and marked with the "Executed" status
14	Pay off amount	Amount of a given repayment
15	Date of receiving payment	Date of a given repayment/financing
16	To pay off to the Bank	The financing amount net of the financed amounts repayment value
17	Invoice payed off/or not payed off	Value: paid or unpaid
18	Invoice net amount	Invoice net amount
19	Invoice VAT amount	Invoice VAT amount

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

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

Additional columns (in comparison to Report 1.):

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

Financing history over a given period

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

Available report columns:

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

Invoices not paid

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

Available report columns:

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

Invoices overdue

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

The report parameters and available columns are identical to those in the report titled 'Invoices not paid', except for an additional column: "Delay" (in the table below).

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

Invoices becoming due over specified period

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

Available report columns:

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

Factor's invoices becoming due over specified period

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

Available report columns:

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

List of current balances and limits of debtors

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

Available report columns:

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

List of current balances and limits of agreements

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

Available report columns:

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

Contracts

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

Available report columns:

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

List of settlement instructions

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

Available report columns:

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

Factoring – Financing of Invoices (detailed costs)

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

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

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

Available report columns:

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

No	Column name	Comment
40	Invoice VAT amount	Invoice VAT amount

Repayments Report

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

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

Available report columns:

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

No	Column name	Comment
27	Financing amount repaid	Takes Yes/No value, Yes – if the invoice financing amount is fully repaid, No – in other cases. Current amount for a given repayment
28	Remaining financing amount to repay	Outstanding portion of the financing amount. For transfer order requests – presentation "0". Current amount for a given repayment
29	Invoice net amount	Invoice net amount
30	Invoice VAT amount	Invoice VAT amount

Receivables acquired by the Bank

Available report columns:

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

Receivables acquired and discounted by the Bank

Available report columns:

No	Column name	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Supplier / Assignor	Full name of the company in the seller's role for this invoice
4	Supplier's/Assignor's NIP	Supplier's/Assignor's NIP
5	Buyer/Debtor	Full name of the company in the buyer's role for this invoice
6	Buyer's NIP (Debtor)	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Invoice gross amount
10	Invoice date	Invoice date
11	Invoice payment date	Invoice payment date
12	Date of receiving by the bank request for transfer	
13	Transfer application status assigned by the Bank	
14	Date on which the application marked by the Bank with the "Executed" status – an application for transfer	
15	Date of receiving by the bank request for discounting	
16	Discounting application status assigned by the Bank	
17	Date on which the application marked by the Bank with the "Executed" status – an application for discounting	
18	Extended maturity (grace period)	
19	The number of financing days	The number of days from the date the status is changed to the actual date of payment, a blank field if invoices not repaid
20	Financed receivable	Financing percent in the discounting application
21	Price for discounting	Financing amount net of the discounting interest and commission
22	Pay off amount	Amount of a given repayment
23	Date of receiving payment	Date of a given repayment
24	To pay off to the Bank	The financing amount net of the financed amounts repayment value
25	To pay off to the Seller/Assignor	The non-financed amount net of the non-financed amounts repayment value
26	To pay off to the Buyer/Debtor	The receivable amount net of the financed and non-financed amounts repayment value
27	Invoice payed off/or not payed off	Value: paid or unpaid
28	Invoice net amount	Invoice net amount
29	Invoice VAT amount	Invoice VAT amount

Payment confirmation

The report shows financed invoices from the reversed factoring agreements

Available report columns:

No	Column name	Comment
1	Contract no.	Contract no.
2	Contract type	Value transferred with agreement data from TBE
3	Seller	Abbreviated name of the organization in the seller's role for this invoice
4	Seller's NIP	Seller's NIP
5	Buyer	Abbreviated name of the organization in the buyer's role for this invoice
6	Buyer's NIP	Buyer's NIP
7	Invoice number	Number of the invoice
8	Invoice date	Invoice date
9	Invoice due date	Invoice due date
10	Invoice gross amount	Invoice gross amount
11	Currency	Currency of the invoice
12	Execution date	Date on which the event was initiated
13	Invoice net amount	Invoice net amount
14	Invoice VAT amount	Invoice VAT amount