Cash Management User Guide

現金管理使用者手冊

Taiwan

台灣

Treasury and Trade Solutions

財金暨貿易金融事業群

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I. Introduction 簡介

Thank you for choosing Citi’s Treasury and Trade Solutions (TTS) for your cash management business needs. The objective of this Cash Management User Guide (Guide) is to provide Customers with a manual containing detailed information of Services available to Customers and is to be read together with your Account terms and conditions. In this Guide, Citi and Bank may be used interchangeably. This Guide may be updated from time to time and any change will be communicated through our regular channels.

感謝您選擇花旗財金暨貿易金融事業群，以滿足您的現金管理業務需求。本現金管理使用者手冊（下稱「本手冊」）之目的，在於提供顧客一本使用手冊，其中包含顧客可使用之服務的詳細資訊，且本手冊應與您的帳戶條款與條件一併閱讀。於本手冊中，「花旗」及「本行」二詞彙得交互使用。本手冊可能隨時更新，而其任何變更將透過本行一般管道對外發布。

II. Payment Services 付款服務

A. Types of Payments Services in Taiwan
台灣付款服務類型

- Book Transfers: Transfer of funds between Citi Accounts in Taiwan.
  轉帳：位於台灣的花旗帳戶之資金轉帳。

- Real-Time Gross Settlement (RTGS): A large-value funds transfer system based on continuous settlement of payments on a gross, individual order basis, via the Inter Bank Reconciliation System (IBRS).
  即時總額清算 （RTGS）：為一大額資金轉帳系統，係透過銀行間對帳系統（Inter Bank Reconciliation System），以總額、個別下單為基礎，進行持續性的付款清算作業。

- Financial XML (FXML): A large-value funds transfer system based on real-time settlement of payments on an immediate, irrevocable, individual order basis via the Financial XML (FXML) scheme.

  便利付款 (FXML): 為一大額資金轉帳系統，係透過銀行間跨行金融資訊系統，採用國際 XML 訊息標準，以即時、不可撤銷、單獨訂單為基礎進行即時支付結算。

- Automated Clearing House (ACH): Bulk-settled domestic electronic funds transfers used to deliver funds to an Account at a non-Citi financial institution from a Citi account through the local clearing house TACH (Taiwan Automated Clearing House). Typically used for low value, high volume payments, which includes both mandate-based debit service and credit service.
  台灣票據交換所媒體交換自動轉帳業務（ACH）：適用於通過國內的清算機構台灣票據交換所從花旗帳戶向非花旗之金融機構的帳戶的資金轉移之大批清算的國內電子資金轉帳。通常用於對價值低但數量大的付款，包括以委任為基礎之扣帳服務及入帳服務。

- Direct Debits: A means of collecting monies owed by a payer, where the beneficiary (“originator”) generates the initiating transaction to be processed by the payer’s bank against the payer’s Account. Direct debits, which are always subject to the payer’s authorization, are typically used for recurring payments, such as credit card and utility bills, where the payment amounts vary from one payment to another.
  自動扣款：為一託收付款人所欠款項的方式，其中受益人（「發動人」）發動一筆初始交易，而由付款人之銀行對付款人帳戶進行扣帳。自動扣款須經付款人的授權，通常用於經常性付款，例如信用卡帳單及公用事業費用帳單，而其每次付款金額均不同。

- Checks: Negotiable paper-based instruments that can be passed from one person or entity to another and exchanged for money. A check unconditionally instructs a bank

to pay a specific amount in a specific currency to a specified person, to a “bearer”, or to “cash” upon presentment.
支票：為可轉讓的紙本票據，可由一人或一機構傳遞至另一人或另一機構，並兌為金錢。支票指示銀行無條件以特定幣別之特定金額支付給特定人士（即「執票人」），或於提示支票時「兌現」。

- Cross Border Funds Transfers: Allow Citi customers to make international transfers in a wide range of currencies as outgoing telegraphic transfers.
跨國匯款轉帳：讓花旗顧客得以多種幣別進行跨國轉帳，如電匯匯出轉帳。

B. Sending a Payment 傳送付款

1. The Customer sends a payment instruction to Citi, formatted to market standards and as outlined at the time the payment service was implemented, via:
顧客可透過下列方式，將付款指示傳送予花旗；且於付款服務執行時，其格式須符合市場標準及下列之要求：
    - Citi e-banking channels, which include CitiDirect BE® and CitiConnect®,
    花旗網路銀行管道，包括 CitiDirect BE® 及 CitiConnect®、
    - A SWIFT interface, or
    SWIFT 界面，或
    - A manual request (refer to Section IV for details on manual transactions)
    人工交易請求（人工交易之細節，請參第四章）。
2. Citi debits the Customer’s Account and forwards the instruction to the relevant payment system for further processing. For transfers with a foreign exchanges component, any supporting documents required by the Central Bank of China must be submitted to and validated by the Bank before the funds will be released. These requirements can be found on the Central Bank of China (Taiwan)’s website at: http://www.cbc.gov.tw/content.asp?cuItem=1470&mp=1.
花旗將該指示轉傳至相關付款系統，以進行進一步處理。有關任何幣別轉換或外匯交易，顧客須提供中央銀行所規定之所有佐證文件予花旗，花旗審核完畢後即會放行該交易。相關之規定請見中央銀行之網站: http://www.cbc.gov.tw/content.asp?cuItem=1470&mp=1.
3. The payment system forwards the instruction to the beneficiary bank based on the locally defined clearing cycle.
付款系統依當地規定之清算流程，將該指示轉傳至受益人銀行。
4. The beneficiary bank credits the beneficiary account.
受益人銀行入帳至受益人帳戶。

5. A transaction processing fee is debited separately from the ordering Customer’s Account. Should the Customer want to have the transaction fees deducted from the principal amount of the payment instructions, the Customer must inform Citi.
   交易手續費將從顧客之帳戶上分別於付款指示之本金金額內另外扣除。如顧客擬自交易費用於付款指示之本金金額內扣帳，則顧客必須通知花旗。

C. Electronic Beneficiary Advising 受益人電子通知

Beneficiary Advising is a value-added service offered to Customers who initiate electronic payment through Citi and wish to inform or advise beneficiaries of the payment details. Beneficiary advices can be sent to respective beneficiaries via e-mail per the Customers’ instruction in the payment file.
受益人通知是本行提供予顧客的一加值服務，顧客透過此一服務而可經由花旗進行電子付款，並告知或通知受益人付款細節。受益人通知可依顧客於付款檔案之指示，以電子郵件方式傳送予個別受益人。

D. Receiving Direct Debits (Payments)–Applicable for Utility Payments Only 收受自動扣款（付款） - 僅適用於公用事業費用支付

Citi, as the Customer’s paying Bank, supports incoming direct debits received from other participating financial institutions. This is applicable for public utility payments only.
花旗身為顧客的付款行，可協助您處理來自其他參與金融機構的自動扣款要求。但此服務僅適用於公用事業費用支付。

1. Citi validates the transaction received against the direct debit mandate (or equivalent) previously communicated by the Customer to Citi before payments are made.
   於進行付款前，花旗確認收到顧客事先向花旗傳送的自動扣款指示（或相等指示）的真實性。

2. If the direct debit payment is in compliance with the direct debit authorization, Citi will debit Customer’s Account for the amount instructed in the direct debit payment instruction.
   若自動扣款款項與自動扣款之授權相符，花旗將以自動扣款指示之金額，自顧客帳戶扣帳。

3. In the event there are insufficient funds in the Customer’s account, Citi will not process the the direct debit payment instruction.如顧客帳戶資金不足，花旗將不會處理該指示自動扣款指示。

Citi will reverse any entry passed erroneously and debit or credit the relevant Account.
花旗將回轉任何傳遞錯誤之帳目，並於相關帳戶進行扣帳或入帳。

The Customer must notify Citi of any changes to its debit mandate with a public utility company at least five business days in advance.
對於公用事業公司之扣帳指示如有任何變更，顧客必須於最少五個營業日前通知花旗。

Payments are available with the following utility companies:
下列公用事業公司的費用，可使用自動扣款之服務：

- Water bills and surcharges from Taiwan Water Corporation
  台灣自來水公司之水費及其他費用
- Water bills and surcharges from Taipei Water Department
  台北自來水事業處之水費及其他費用
- Electricity bills and surcharges from Taiwan Power Company
  台灣電力公司之電費及其他費用
- Telephone bills and surcharges from Chunghwa Telecom Corporation
  中華電信公司之電話費及其他費用
- Gas bills and surcharges from Great Taipei Gas Corporation
  大台北區瓦斯公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Hu Natural Gas Co., Ltd.
  欣湖天然氣股份有限公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Shin Natural Gas Co., Ltd.
  欣欣天然氣股份有限公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Tao Natural Gas Co., Ltd.
  欣桃天然氣股份有限公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Chung Natural Gas Co., Ltd.
  欣中天然氣股份有限公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Nan Natural Gas Co., Ltd.
  欣南天然氣股份有限公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Kao Natural Gas Co., Ltd.
  欣高石油氣股份有限公司之瓦斯費及其他費用
- Gas bills and surcharges from Shin Lin Natural Gas Co., Ltd.
  欣林天然氣股份有限公司之瓦斯費及其他費用

- Gas bills and surcharges from Shin Lung Natural Gas Co., Ltd.

  欣隆天然氣股份有限公司之瓦斯費及其他費用

- Gas bills and surcharges from ShinHsiung Natural Gas Co., Ltd.
  欣雄天然氣股份有限公司之瓦斯費及其他費用

- Gas bills and surcharges from Shin Chang Natural Gas Co., Ltd.
  欣彰天然氣股份有限公司之瓦斯費及其他費用

- Gas bills and surcharges from Shin Yun Natural Gas Co., Ltd.
  欣雲天然氣股份有限公司之瓦斯費及其他費用

- Gas bills and surcharges from Shin Hai Natural Gas Co. Ltd.
  新海瓦斯股份有限公司之瓦斯費及其他費用

- National health insurance premium from Bureau of National Health Insurance
  中央健康保險署之國民健康保險費

- Labor insurance premiums from Bureau of Labor Insurance, Council of Labor Affairs. Executive Yuan.
  行政院勞動部勞工保險局之勞工保險費

- Labor pension funds from Bureau of Labor Insurance, Council of Labor Affairs. Executive Yuan.
  行政院勞動部勞工保險局之勞工退休金

E. Payable Checks 應付票據

Citi Taiwan can issue two types of payable checks for the Customer.
花旗台灣可為顧客簽發以下兩類之應付票據。

Should the Customer want to open a checking account, the Customer must sign a Supplement to Checking Account Agreement as required by local regulation. The Supplement to Checking Account Agreement can be found on Citibank Taiwan's website at:
https://www.citigroup.com/rcs/citigpa/storage/public/TTS_SCA_Agreement.pdf

如顧客擬開立一個支票帳戶，則顧客必須依照當地法規簽署一份支票存款約定書補充條款。此支票存款約定書補充條款請見花旗台灣之網站:
https://www.citigroup.com/rcs/citigpa/storage/public/TTS_SCA_Agreement.pdf

1. PayLink® Demand Drafts (also called manager's checks or BCHK): are prefunded instruments available in local currency drawn on Citi or a correspondent bank. The issuer of the draft (the drawer/Customer) directs the drawee (the Bank) to make payment to the payee (the check beneficiary).

PayLink®即期匯票（亦稱作經理人支票或 BCHK）：為花旗或通匯銀行以當地貨幣計價所簽發之預付票據。匯票之簽發人（發票人 / 顧客）指示付款人（本行）向受款人（支票受款人）付款。

2. PayLink® Checks: are account payee instruments in local currency bearing the facsimile signature(s) of the Customer's authorized signatory(ies): PayLink® Checks includes PayLink® corporate checks and post-dated checks or PDC. They are issued by Citi and drawn on the Customer's Account in favor of the payee(s) according to Customer instructions. The Customer opens a separate checking account, called a PDC Account and signs a Supplement to Checking Account Agreement. This PDC Account can only be used to issue PayLink® Checks. It cannot be used to issue any other types of check (e.g., a check from a check book or a PayLink® demand draft) or to initiate payments.

   PayLink®支票：為以當地貨幣計價之帳戶受款人票據，附有顧客授權簽署人之複製簽名：PayLink®支票包括 PayLink®公司支票及遠期支票。上述支票係依顧客指示，由花旗簽發，自顧客帳戶開立，並支付予受款人。顧客須開立一個獨立的支票帳戶，稱作遠期支票帳戶，並簽署一份支票存款約定書補充條款。此遠期支票帳戶僅能用於簽發 PayLink®支票，而不能用於簽發其他類型的支票（例如自手開支票本簽發之支票或 PayLink®即期匯票），亦不能啟動付款。

The Customer's Account for payable checks must be opened with the Citi entity W03 CTL, must not with W53 CTL OBU. The rights of your accounts opened with Citi entities W04 CTL (the original Jhong Gang Branch) or W05 CTL (the original Gang Du Branch) will not be affected by the transfer of Citi Consumer Banking business and all branches of Citi Taiwan to DBS (Taiwan) Ltd, while the accounts are still not applicable to payable checks.

顧客用於應付支票的帳戶，須以花旗實體 W03 CTL 開立，不得以 W53 CTL OBU 開立。客戶開立於花旗實體 W04 CTL（原中港分行）、W05 CTL（原港都分行）之支存帳戶之相關權益不因本行消費金融業務及各分行移轉至星展（台灣）商業銀行而受到影響，惟該支存帳戶仍無法用於應付支票。

The validity period of a payable check (from the date mentioned on the check upon its issuance) is determined by applicable laws and banking practices. The last day of such period is known hereafter as the "expiry date". Subject to applicable local laws and banking practices, if any such payable check is not presented for payment on or before the expiry date, the Bank will not honor the check.

	PayLink® Demand Draft PayLink®即期匯票	PayLink® Check PayLink®支票
Check validity period from date of issuance **支票自發票日起之有效期間**	3 years 3 年	1 year 1 年
Debit account **扣帳帳戶**	Saving account 儲蓄帳戶	PDC account 遠期支票帳戶 Note that checking account is subject to local rules 註：支票帳戶能否開立，須依當地法令規定而定
Instruction date **指示日**	T before cut-off time 截止時間前之交易日	T before cut-off time (no later than 12 months after the instruction date) 截止時間前之交易日（發票日期不得超出指示日期後 12 個月）
Process cycle **處理流程**	• T before cut-off time: Instruction released by Customer in CitiDirect BE® 截止時間前之交易日：顧客於 CitiDirect BE®發出之指示 • T: Citi debits Customer's account and prints check 交易日：花旗自顧客帳戶扣帳並印製支票之日 • T+1: Citi sends out check 交易日之次一日：花旗寄發支票	• T before cut off-time: Instruction released by the Customer in CitiDirect BE®; Citi prints and sends out check 截止時間前之交易日：顧客於 CitiDirect BE®發出之指示；花旗印製並寄發支票 • T-1: Citi debits Customer's account one day ahead of the check issuance date 交易日之前一日：花旗於支票發票日之前一日自顧客帳戶扣帳

Issuance and Processing of PayLink® Demand Drafts
PayLink®即期匯票之簽發及處理

1. The Customer communicates the instructions via the agreed Citi e-banking channel.
   顧客透過已同意之花旗網路銀行管道傳送指示。

2. Citi debits the Customer’s Account and prints the draft(s).
   花旗自顧客帳戶扣帳，並印製匯票。

3. Citi sends the draft(s) to the payee(s)' address specified in the Customer's instruction or to the Customer's address maintained in Citi system.
   花旗將匯票寄至顧客指示所載之受款人地址，或寄至顧客於花旗系統所記錄之地址。

4. The payee(s) deposit the draft(s), which are presented back to Citi via local clearing arrangements.
   受款人存入匯票後，該匯票再透過當地清算安排回傳至花旗。

5. Drafts are validated and funds will then be made available.
   匯票經驗證後，資金則成為可動用之資金。

6. The Customer will be informed of any issues with the draft(s) that have been presented.
   如已提示之匯票有任何問題，本行將通知顧客。

7. Citi will not make a payment if it considers a check/draft to be materially altered, forged, counterfeit or stolen, or at the request of a competent judicial, quasi-judicial, regulatory, government or supervisory authority.
   若花旗認為支票／匯票遭嚴重竄改、偽造、仿冒或遭竊，或依主管司法機關、準司法機關、監理機關、政府機關或監管機關之要求，花旗將不會兌付。

8. If a PayLink® demand draft is not presented for payment on or before the expiry date, the Bank will not honor the check and will, subject to applicable laws and banking practices, either upon the Customer's request or at the Bank's reasonable discretion and at a reasonable time after the expiry date, credit to the Account the amount of that payable check.
   若未於到期日當日或之前提示 PayLink®即期匯票，本行將不會兌付該支票，且以遵循適用法律及銀行慣例為前提，依顧客請求或本行之合理裁量權，於到期日後之合理時間，將該應付支票之金額返還入帳至顧客帳戶。

Issuance and Processing of PayLink® Checks
PayLink®支票之簽發及處理

The Customer must open a PDC Account with the Bank. In addition, one-time set up is required for mandates for facsimile signatures. The Customer must notify Citi of any changes to the authorized signatory list using the required documents at least five business days in advance.
顧客必須於本行開立一個遠期支票帳戶。此外，就複製簽名之指示，顧客須進行一次性設定。使用必要文件之授權簽署人名單如有任何變更，顧客至少須於五個營業日前通知花旗。

1. The Customer communicates instructions to print and issue checks.
   顧客傳送印製及簽發支票之指示。

2. Citi prints the checks, drawn on the Customer's Account, with a facsimile signature of the authorized signatory, subject to established check and signatory limits and mandates.
   花旗印製支票，自顧客帳戶簽發，載有授權簽署人之複製簽名，且須遵循既有之支票及簽署人的限制及指示。

3. Citi sends the checks(s) to the payee(s)' address specified in the Customer's instruction or to the Customer's address maintained in Citi system.
   花旗將支票寄至顧客指示所載之受款人地址，或寄至顧客於花旗系統所記錄之地址。

4. Checks are deposited by the payee and presented to Citi via local clearing arrangements.
   受款人存入支票後，該支票再透過當地清算安排回傳至花旗。

5. Checks are validated and posted to the Customer's Account for settlement and the funds are then made available.
   支票經驗證並記錄於顧客帳戶清算後，資金則成為可動用之資金。

6. Citi will not make a payment if it considers a check or draft to be materially altered, forged, counterfeit or stolen, or at the request of a competent judicial, quasi-judicial, regulatory, government or supervisory authority.
   若花旗認為支票或匯票遭嚴重竄改、偽造、仿冒或遭竊，或依主管司法機關、準司法機關、監理機關、政府機關或監管機關之要求，花旗將不會兌付。

7. If checks or drafts are lost, stolen, destroyed, stale or invalid, the Customer must inform Citi in writing per the pre-agreed formats for stopping payments. Upon the Customer's request, Citi can either issue a new check/draft or credit the Customer's Account. If the lost, misplaced, or stolen check or draft is later found, the Customer is required to deliver the original check or draft to Citi immediately.
   若支票或匯票遺失、遭竊、損毀、過期或失效，顧客必須依事先同意之格式，以書面方式通知花旗止付。經顧客請求，花旗可簽發一張新支票 / 匯票或入帳至顧客帳戶。若遺失、丟失或遭竊之支票或匯票爾後尋得，顧客必須立即向花旗交付原始之支票或匯票。

Stop Payment Requests on Payable Checks
應付支票之止付請求

The Customer may request that the Bank put a stop payment on any payable check in the case of lost, misplaced or cancelled checks, in accordance with the bank procedures and applicable local laws. Citi recommends using the Citi standard form for stop payment, which can be obtained by contacting the Citi Service Desk.
顧客得請求本行，一旦支票遺失、丟失或遭取消，便依本行程序及適用當地法律止付任何應付支票。花旗建議您使用花旗的止付標準表格，您可聯絡花旗客服中心，以取得該表格。

1. The Customer communicates the stop payments instructions to Citi. The stop payment instructions will specify the serial number of the check, the date of issue, the payee's name and the amount. Stop payment on checks will be effected based on the information specified in such instructions.
   顧客向花旗傳遞止付指示。止付指示將載明支票編號、簽發日、受款人姓名及金額。對支票之止付將依該等指示所載之資訊進行。

2. For PayLink® demand drafts; if the draft to be stopped has not been paid yet, the Bank will refund the proceeds of all stop payment requests and cancellations to the Account from which the payments were derived, except in cases where the Customer requests a replacement draft to be issued.
   就 PayLink®即期匯票而言，如即將止付之匯票尚未進行兌付，本行會將所有止付及取消支付請求的相關款項，退款至原先扣款的帳戶；惟顧客請求補發匯票的情況，不在此限。

3. If the lost, misplaced, or stolen check or draft is later found, the Customer is required to deliver the original check or draft to Citi immediately.
   若遺失、丟失或遭竊的支票或匯票爾後尋得，顧客必須立即向花旗交付原始之支票或匯票。

The Bank has the reasonable discretion on whether to accept the Customer's instructions to countermand or stop payment of checks.
本行得行使合理裁量權，以決定是否接受顧客對支票取消支付或停止支付的指示。

F. Cash Delivery Service 現金服務

Citi offers door-to-door cash delivery services performed by a service provider chosen by the Customer. The rights and obligations or delivery service terms are specified in the agreement between the Customer and the service provider.
花旗提供「門對門」現金交付服務，並由顧客挑選的服務供應商所執行。交付服務條款的權利及義務，係載於顧客及服務供應商間之合約內。

Cash Delivery Process
現金交付流程

1. The Customer submits to the Bank a request for cash withdrawal, indicating the following:
   顧客向本行提交現金提領請求，指示下列事項：

   - Amount and currency to prepare. Citi can provide certain currencies including USD and NTD.
     準備金額及貨幣。花旗可提供之幣別包含美金及台幣。

- Account to be debited.
  自顧客帳戶扣款。

- Pickup date. Citi must receive the request at least 5 business days in advance.
  選擇一現金提領日。花旗必須至少於五個營業日前接獲請求。

2. The service provider of the Customer picks up the cash at the Cash Counter of Citibank Business Division (12F., No. 1, Songzhi Rd., Xinyi Dist., Taipei City 11047, Taiwan).
   顧客的服務供應商於花旗銀行營業部之現金櫃台（台北市信義區松智路 1 號 12 樓）提領現金。

G. Renminbi Related Business 人民幣相關業務

Citi offers Renminbi business, including but not limited to credit facility transaction, inward and outward remittance or foreign exchange transaction. As a controlled currency, RMB business is governed by relevant laws and regulations locally or those issued by the Government of the People's Republic of China in Mainland Area. Please refer to https://www.citigroup.com/rcs/citigpa/storage/public/TTS_RRD_Statement.pdf for detailed information related to operating processes, potential risk and associated consideration when operating a RMB transaction.

花旗提供人民幣業務包括但不限於授信業務、進出大陸地區之匯款業務、及外匯收支或交易業務。由於人民幣為控制貨幣，人民幣進出大陸地區須受大陸當地相關法規之限制。有關任何運作流程、潛在風險、及任何辦理本業務須注意事項之詳細資訊，請見花旗台灣之網站: https://www.citigroup.com/rcs/citigpa/storage/public/TTS_RRD_Statement.pdf.

H. Citi® Payment Outlier Detection 花旗匯款智能偵測服務

Citi® Payment Outlier Detection is an informational tool that uses advanced analytics and machine learning capabilities to help identify transactions that are materially different as compared to a Customer's payment history. These "outlier transactions" are flagged and actively held in a queue for further review and action by the Customer's designated payment reviewer(s) via Citi's electronic banking platform, CitiDirect BE®. If upon reviewing the transactions, the designated payment reviewer determines that the outlier transaction was unintended, the reviewer will have the ability to cancel the transaction, or approve and release it for further processing. Once the outlier transaction is cancelled, it is not processed further by Citi's payment processing systems.
花旗匯款智能偵測服務是一個訊息性的工具，它使用先進的分析技術與機器學習能力去幫忙判別與客戶的歷史交易有明顯差異的交易。這些「異常交易」會被標註並主動擱置在一個審核列中以供客戶的指定審核者透過花旗網路銀行平台 CitiDirect BE®進行審核與後續作業。若指定審

核者判定該異常交易為意外交易，審核者可以取消該筆交易，或是核准並放行該交易以進行後續作業。一旦一筆異常交易被取消，花旗銀行的付款系統將不會對該交易進行後續作業。

Citi Payment Outlier Detection Features:
花旗匯款智能偵測服務特色

1. A unique baseline profile is generated for each Customer based on their transaction history, which helps improve outlier detection accuracy.
   針對每位客戶的交易歷史紀錄會建立一個專屬的基本資料，以助於增加付款異常偵測的準確性。

2. Every transaction that is evaluated by Citi Payment Outlier Detection receives a risk score (0-100) depending on how much it deviates from the Customer’s past payment history. Customers can configure the Payment Outlier Detection Threshold that helps determine which payments are identified as outliers.
   花旗匯款智能偵測系統會評估所有的交易並依交易和客戶歷史交易的差異給予一個風險分數(零至一百)。客戶可以設定付款異常偵測的門檻來決定哪些交易要被判定為異常交易。

3. Once a potential outlier transaction is identified, the designated payment reviewer receives a notification and accesses the outlier review queue via CitiDirect BE.
   一旦偵測到潛在的異常交易，指定的交易審核者會收到通知並可透過花旗網路銀行 CitiDirect BE 進入該異常交易之審核列。

4. Approved outliers refer to outlier transactions that the Customer’s designated payment reviewer has confirmed to be correct and approved for further processing. Rejected outliers refer to outlier transactions that Customer’s designated payment reviewer has confirmed to be unintended.
   被核准的異常交易代表客戶的指定審核者已確認該交易為正確交易且已經核准該交易以進行後續作業。遭拒絕的異常交易代表客戶的指定審核者已經確認該交易為意外交易。

5. In Online mode (which is described further above) potential outlier transactions are flagged and actively held in a queue until the transaction is actioned upon by the Customer’s designated payment reviewer, or until the cut-off time (as described below) has been reached (in which case the outlier transaction(s) are processed). Approved transactions are released and processed by Citi while rejected transactions are cancelled.
   在線上模式中(依前述)，潛在的異常交易會被標記並擱置於審核列中直到客戶的指定審核者有所行動，或直到時限(如後述)已到(若超過時限則異常交易會自動完成放行)。核准的異常交易將會放行並由花旗銀行進行後續作業，而拒絕的異常交易將被取消。

6. In the Online mode, Customers can also set a cut-off time limit after which any held outlier transactions will be automatically released for processing.

在線上模式中，客戶可以設定時限，使任何待審核的異常交易於設定的時間後自動完成放行。

7. In Offline mode, potential outlier transactions are identified but not actively stopped by Citi Payment Outlier Detection and continue to be processed. Additionally, in the Offline mode, the Machine Learning algorithm of Citi Payment Outlier Detection continues to allow the system to keep learning from the Customer's transaction data as well as from the responses provided by the designated payment reviewer, as part of a continuous re-adjustment of the risk scoring routine based on the reviewer's action.

   在線下模式中，潛在的異常交易會被偵測出來但花旗匯款智能偵測系統不會阻擋該交易並使該交易進行後續作業。此外在線下模式中，花旗匯款智能偵測系統中的機器學習演算會使系統繼續針對客戶的交易資料以及指定審核者的作業結果進行學習，以作為持續調整依審核者的動作所制定出的風險評分規則的一部分。

8. Payment outlier reports are available to clients via the CitiDirect BE Reports and Analytics function.

   客戶可以透過花旗網路銀行 CitiDirect BE Reports 與 Analytics 功能中取得異常交易的相關報表。

9. It is important to note that Citi Outlier Payment Detection is an informational support tool and is not guaranteed to detect or prevent fraud in any way.

   花旗匯款智能偵測服務為一資訊分析工具，並不保證能偵測/預防任何詐欺。

III. Receivables Services 應收帳款服務

A. Receiving a Payment 收受付款

1. The clearing system forwards the instruction to Citi based on the locally defined clearing cycle.
   清算系統依當地規定的清算流程，將指示轉交予花旗。

2. Citi credits the Account. Any rejections or returns by Citi will be credited back to the payer account. The reason for the return is communicated to the payer.
   花旗入帳至顧客帳戶。花旗如拒絕或退回某付款，該筆款項將不會入至付款人帳戶。遭退回之事由會傳遞給付款人銀行。

B. Direct Debit Collections 自動扣款託收

A direct debit collection is a financial transaction originated electronically from the Customer to Citi instructing the Bank to withdraw funds from a payer's bank account.
自動扣款託收為一由顧客向花旗以電子方式發起之金融交易，指示本行自付款人之銀行帳戶提取資金。

Direct Debit Collection Process
自動扣款託收流程

1. The Customer ensures that the payer has a direct debit authorization (DDA) in place before initiating a direct debit instruction to Citi.
   向花旗啟動自動扣款指示前，顧客確保付款人已完成自動扣款授權。

2. The Customer initiates the transaction and communicates it to Citi at least 2 days prior to the value date.
   顧客於清算日之至少前二日，啟動交易並通知花旗。

3. Citi validates that the transaction request contains the information required to process it.
   花旗確認交易請求包含處理所必要的資訊。

4. Citi communicates the transaction to the receiving payer bank via the clearing system and/or a clearing agent.
   花旗透過清算系統及 / 或清算代理人，向收受付款人的銀行傳遞該交易。

5. Citi credits the funds to the Customer's Account within the agreed time subject to the Bank's receipt of the funds.
   於同意之時間內，依本行收受資金之情形，花旗將資金入帳至顧客帳戶。

6. Citi sends a report listing the direct debit credited to the Customer's Account on the business day following the credits. The format of this report is a market format. The Customer can retrieve the report via the agreed Citi channel.
   花旗於入帳之次一營業日，將寄送一報告，列出將自動扣款款項入帳至顧客帳戶之明細。該報告係依市場格式製成。顧客可透過已同意之花旗管道取得該份報告。

If the instruction is returned, rejected, or dishonored by the clearing system or the payer's bank, or if no credit is received by Citi from the clearing system on the settlement date, Citi debits the Customer's Account for the amount originally credited.
若指示遭清算系統或付款人銀行退回、拒絕或拒付，或若花旗於清算日仍未自清算系統收受款項，則花旗將自顧客帳戶就原先入帳之金額進行扣帳。

The Customer will liquidate any incidental overdraft resulting from the debit mentioned above. If the Account continues to be overdrawn, Citi will charge interest at the agreed rate.
顧客將清償因上述自動扣款而導致的偶然透支。若帳戶持續透支，花旗將以已同意之利率收取利息。

The Customer should not initiate any further instructions with regard to a mandate if an instruction is returned for any of the following reasons:
若一指示因下列任一原因遭退回，顧客不得就一指示啟動任何進一步指示：

- Account closed or transferred
  帳戶已關閉或已轉移

- No such account
  無該帳戶

- Account description does not tally
  帳戶描述不符

- Insufficient funds in the account (for three preceding cycles)
  帳戶資金不足（就前三個流程）

- Underlying mandate has been revoked by the Customer
  潛在指示已遭顧客取消

C. Check Deposits 支票存款

The Customer can deposit its checks at Citibank via the following options:
顧客可透過下列選項，於花旗銀行進行支票存款：

- Over the counter; or
  臨櫃辦理；或

- Sending deposits via courier to Citibank Check Processing Centre (CPC) Team.
  透過快遞將支票存款寄至花旗(台灣)銀行 支票服務部。

- Address: Citibank CPC Team, 14F, 16, Nanking E. Road, Sec. 4, Taipei, Taiwan 105

- 郵寄地址: 105 台北市松山區南京東路四段 16 號 14 樓 花旗(台灣)銀行 支票服務部

When depositing checks, the Customer is required to complete all the required documents with details of the Citi account to credit the check. All the required documents can be obtained from the Cash Counter of Citibank Business Division or Citi Service.
存入支票時，顧客須完成所有必要文件的指示，並附上花旗帳戶之明細，以便本行辦理支票款項的入帳。所有必要文件可自花旗營業部現金櫃檯或洽詢花旗客服取得。

All check deposited over Citi Cash Counter will be sent for check clearing on the next working day, sent via courier to Citibank CPC Team on a working day (Monday–Friday) before the cut-off time (15:00) will be sent for check clearing on the same day. All Check deposited on a public holiday or weekends will be sent to clearing on the next working day.
於花旗營業部現金櫃檯臨櫃辦理的所有支票存款，將於次一營業日進行支票清算；透過快遞寄至支票服務部的支票存款，於營業日（週一至週五）之截止時間（15:00）前收受，將於同一營業日進行支票清算。所有於國定假日或週末存入的支票，將於次一營業日進行清算。

The following documents are required:
以下為必要之文件：

- Check(s) 支票
- Application for Collection of Negotiable Instruments 票據委託代收申請書

Please contact your Citi representative for more details.
請聯絡花旗業務代表，以取得更多細節。

D. SpeedCollect 便利票據快捷託收

Citi SpeedCollect is a comprehensive solution for business-related collections. It encompasses the collection of account payee instruments payable to the Customer and the crediting of funds to the Customer’s account. Collection services do not permit an overdraft or any other form of credit facility by Citi to the Customer.

花旗便利票據快捷託收服務，是針對企業相關收款設計的全面性解決方案。本服務包含應付予顧客之帳戶受款人票據的託收，及將資金入帳至顧客帳戶。收款服務不允許帳戶有透支的情形，花旗亦不會授予顧客任何其他形式的授信額度。

SpeedCollect Process
便利票據快捷託收流程

1. The Customer specifies an Account in TWD where the instruments should be credited. The Customer communicates any change to Citi via letter.
   顧客指定應將票據入帳之一個新台幣帳戶。如有任何變更，顧客將透過信函通知花旗。

2. The Customer delivers the instruments with a check deposit slip to the Citi office by courier or registered mail. The Customer is responsible for the instruments until Citi or its service provider acknowledges receipt.
   顧客以快遞或掛號信函將票據及支票存款單寄送至花旗辦公室。於花旗或其服務供應商表示收到該包裹前，顧客必須為票據負責。

3. Upon arrival of the package, Citi verifies that it has not been tampered with and begins the processing. Citi will contact the person authorized by the Customer if any discrepancies between the package content and check deposit are found.包裹抵達時，花旗確認其未遭損毀後，便開始處理。花旗如發現包裹內容及支票存款間有任何差異，將聯絡顧客授權之人。花旗就所有存款所進行之確認，並以花旗清點之存款內容為準。

4. Citi performs an image capture of checks and customizes data entry processing based upon the Customer specifications. Citi will return invalid checks and drafts to the Customer. Processed checks will be sent to the clearing system for settlement.
   花旗對支票進行影像擷取，並依顧客指示客製化資料輸入之處理流程。花旗會將無效的支票及匯票退還予顧客。接受處理的支票將寄至清算系統進行清算。

5. Funds are made available to the Customer upon funds receipt by Citi. If Citi receives information that a check has been returned, the Customer Account will be debited for the returned amount.
   花旗收到資金時，該資金則為可動用的資金。花旗如接獲支票已遭退票的訊息，則將自顧客帳戶就該筆遭退票之金額進行扣帳。

6. If a check is lost, Citi will provide necessary support for the Customer to proceed with a stop payment and apply for public summons and the judgement of abridgment right.
   如支票遺失，花旗將提供顧客必要之協助，包括進行止付，並申請公示催告及除權判決。

E. Lockbox Services 便利託收櫃服務

Citi offers lockbox service to manage your check deposits and facilitate account receivables reconciliations.
花旗提供便利託收櫃服務，以管理您的支票存款，並加速應收帳款的對帳作業。

Lockbox is an outsourcing service to process collected payments and remittance advices provided by payers. The process includes incoming mail handling, deposit preparation, clearing and collection of payments, data capture of remittance information and/or images, and electronic delivery of captured data and/or images.
存款箱為由付款人所提供、處理託收款項及匯款通知的委外服務。其流程包括來信處理、存款準備、清算及款項託收、匯款資訊及 / 或影像的資料擷取、及擷取資料及 / 或影像的電子傳送。

Lockbox Process
便利託收櫃流程

1. The Customer specifies an Account in TWD to which checks will be credited and must let Citi know of any changes in writing.
顧客指定應將支票入帳之一個新台幣帳戶，且如有任何變更，必須以書面通知花旗。

2. The Customer authorizes Citi to endorse the checks on its behalf and provides Citi with a unique endorsement chop that is only to be used by Citi to endorse checks for the Customer.
顧客授權花旗以其名義對支票背書，並提供花旗一個專屬背書章，僅供花旗為顧客對支票背書使用。

2. Depending on the Customer request, Citi can arrange collection via a PO. Box, a courier pickup, or express mail.
取決於顧客請求，花旗可透過郵政信箱、快遞取件或快捷郵件等方式安排款項託收。

3. If a PO Box is used, the Customer grants Citi full access of the PO Box and communicates the PO Box to its payers.
如使用郵政信箱，顧客授予花旗對該郵政信箱完整的使用權限，並告知其付款人此信箱的訊息。

4. Checks and remittance advice documents are collected from the designated locations and sent to the Citi processing centre.
支票及匯款通知文件將於指定地點收集，並寄至花旗處理中心。

5. Citi opens the mails, creates deposit slips, captures images of all documents, and customizes data capture based on Customer specifications.

花旗開啟信件、開立存款單、擷取所有文件之影像，並依顧客的指示客製化資料擷取作業。

6. Citi endorses the checks with the chop. Processed checks are sent to the clearing system for settlement.
   花旗使用該印章對支票背書。接受處理的支票將寄至清算系統進行清算。

7. Funds are made available to the Customer upon funds receipt by Citi. If Citi receives information that a check has been returned, the Customer's Account is debited for the returned amount.
   花旗收到資金時，該資金則為可動用的資金。花旗如接獲支票已遭退票之訊息，則將自顧客帳戶就該筆遭退票之金額進行扣帳。

8. Citi transmits the check image file and customized reports to the Customer via Citi's online channels.
   花旗透過其線上管道，將支票影像檔及客製化報告傳送給顧客。

9. If a check is lost, Citi will provide necessary support for the Customer to proceed with a stop payment and apply for public summons and the judgement of abridgment right.
   如支票遺失，花旗將提供顧客必要之協助，包括進行止付，並申請公示催告及除權判決。

Check Reports
支票報表

Citi provides the following reports to the Customer via CitiDirect BE® in PDF or text format, unless specified otherwise in the following table.

除下表另有說明外，花旗係透過 CitiDirect BE®以 PDF 或文字格式，向顧客提供下列報告。

Items **項目**	**Description** **描述**
Instrument Deposit Report 票據存款報表	Lists all instruments collected on each day. 列出每日託收的所有票據。
Credit Advice Report 入帳通知報表	Lists all instruments that are given credits on each day. 列出每日已入帳的所有票據。
Bounce-Back Check Report 跳票支票報表	Lists all instruments that are returned by Taiwan Clearing House or returned by Citi Operations due to insufficient or incorrect check information. 列出因支票資訊不足或不正確而遭台灣票據交換所或花旗作業中心退票的所有票據。 Note: As the status of sight check is in the clearing circle in Citi's system, the return of a check will show in the Bounce Back Check report. 註：因即期支票的狀態係位於花旗系統內的清算流程中，因此支票退回將顯示於跳票支票報告中。
Outstanding PDC Report 流通在外遠期支票報表	Lists all instruments that the client stores in Citi that have not yet cleared, mostly for post-dated checks. 列出顧客存放於花旗但未經清算的票據（多為遠期支票）。
Withdraw Report 撤票報表	Lists all instruments that are returned, withdrawn, cancelled or dishonored on each day, mostly for post-dated checks before entering the clearing circle. 列出每日遭退票、撤票、取消或拒付的所有票據（多為進入清算流程前的遠期支票）。
BAI2 Handoff BAI2 Handoff	Lockbox Service Reports that include Instrument Deposit Report, Credit Advice Report, Liquidation Report, and Due Date Report. 便利託收櫃服務報告包括票據存款報告、入帳通知報告、清算報告及到期日報告。

F. Over-the-Counter Cash Collections 臨櫃現金收款

Citi offers a variety of over-the-counter collection channels using dedicated collection agents. Citi receives payment information from the different collection channels and sends consolidated payment reports to the Customer.
花旗使用指定收款代理人，提供許多臨櫃收款管道。花旗自不同收款管道接收付款資訊，並將整合的付款報告寄給顧客。

The services include the following components:
本服務包含下列事項：

- **Convenience Store Collection** (8000+ branches)–Payers make payments at any designated convenience store. The convenience store remits the collected funds to the Customer's designated Citi account.
  便利商店收款（超過 8000 間分店）- 付款人於任何指定便利商店進行付款。便利商店將託收款項匯至顧客指定之花旗帳戶。

- **Post Office Collection** (1500+ branches) - Payers initiate payments at any local Post Office. The Post Office remits collected funds to the Customer's designated Citi account.
  郵局收款（超過 1500 間分支）- 付款人於任何當地郵局進行付款。郵局將託收款項匯至顧客指定之花旗帳戶。

The OTC Collection Process:
臨櫃收款流程：

1. The Customer requires Citi to enable collection channels to collect money from its payers. The Customer signs an agreement with each selected Collection Agent indicating the following information:
   顧客請求花旗啟用收款管道，以向其付款人收款。顧客與每一指定之收款代理人簽署一合約，敘明下列資訊：

   - The channel(s) to be enabled: 7-11, Family Mart, OK Mart, Hi-Life, Post Office.
     欲啟用之收款管道：統一超商、全家便利商店、OK 超商、萊爾富、郵局。

   - Debit type for processing fee: the processing fee can be debited from the principal amount (default setup) or can be debited separately.
     處理費之扣帳類型：手續費自本金內直接扣除（預設設定）或另外向付款人收取手續費。

2. The Customer communicates with its payers the available collection points.
   顧客向其付款人傳遞可用的收款站點的訊息。

3. Payers make payments at any available collection point of the selected channel(s). The Customer provides a barcode on its bill along with payment details. To ensure a smooth process, the barcode must be correctly formatted.
付款人於已挑選管道之任何可用的收款站點進行付款。顧客於帳單上提供一條碼及付款明細。為確保流程順利，條碼必須採用正確的格式。

4. The operator at the collection point scans the barcode to capture payment information, which is sent to the Customer and Citi on a daily basis. The Customer’s Account is credited periodically for the funds collected.
收款站點的操作人員掃描條碼以擷取付款資訊，而此資訊將每日傳送予顧客及花旗。託收之款項將定期入帳至顧客帳戶。

5. Citi receives information on the collection from the Collection Agents. Citi generates and sends a consolidated collection report to the Customer via the agreed channel.
花旗自收款代理人接獲收款資訊。花旗產生一份整合的收款報告，並透過已同意的管道將其寄給顧客。

6. By default the credit account is the main Customer Account. The Customer must inform Citi if another account should be credited. With D being the payment collection date by the Collection Agents, the following represents the timing of credits to the Customer Account and of collection reports:
預設入帳帳戶為主要的顧客帳戶。顧客如欲採其他帳戶入帳，須通知花旗。D 代表收款人員的收款日，下表表示入帳日期及收款報告之日期：

Channel **管道**	**Credit on Citi Customer Account** **入帳至花旗顧客帳戶**	**Reports in CitiDirect BE®** **CitiDirect BE®之報告**
Convenience Store 便利商店	5th , 15th, 25th 每月第五日、第十五日、第廿五日	D+1 D 後一日
Post Office 郵局	D+2 D 後二日	D+1 D 後一日

G. Cash Collection Service by a Security Company
保全公司所提供之現金收款服務

Door-to-door cash collections are performed by a security company chosen by the Customer. The rights and obligations or collection service terms are specified in an agreement between the Customer and the service provider.

顧客可挑選一間保全公司，執行戶對戶的現金收款。權利及義務或收款服務條款，均載明於顧客及服務供應商之合約中。

Citi credits the Customer’s Account upon receipt of a funds transfer instruction from the bank of the security company.
花旗收到保全公司的銀行所發出之匯款指示時，將入帳至顧客帳戶。

H. Payer ID 付款人識別碼

The Citi Payer ID solution offers a reliable way of identifying payers for incoming payments. The solution is available for domestic or cross-border funds transfers received electronically.
花旗付款人識別碼解決方案，提供為匯入之款項辨識付款人的可靠方式。該解決方案可用於以電子方式收受之國內或跨國轉帳。

The length of a Payer ID number is subject to the respective rules of the payment system.
付款人識別碼號碼的長度取決於付款系統之個別規則。

Payment Method 付款方式	Maximum Length of Payer ID number (including BIN) 付款人識別碼號碼長度上限（包括銀行識別碼）
RTGS 即時總額清算 (國內匯款)	14
Cross Border Fund Transfers 跨國匯款	14

Payer ID Application & Usage
付款人識別碼申請及使用

To apply for Citi Payer ID, the Customer will raise the application to the Bank and disclose the collection purpose. This is mandatory for the new customers as well as the existing service users. Based on the internal review results, the Bank reserves the right to not provide or to terminate Payer ID service.

顧客如需使用花旗付款人識別碼，無論爲新開戶顧客戶或是既有服務使用者，都需另外向花旗銀行提出申請並說明其使用目的。依據申請內部評估結果，花旗銀行有權不提供或終止付款人識別碼之服務。

Citi Payer ID must NOT be applied to the following transaction scenarios:

- Gambling company collection from individuals
- Collection from unspecified individuals
- Any collection scenario that is inconsistent with the application disclosed to the Bank

The following industries are subject to the Bank's internal review when applying for Citi Payer ID service:

- Online gaming company that is deemed to be high-risk by the Bank
- E-Commerce platform company that is deemed to be high-risk by the Bank
- Third party payment service provider that is deemed to be high-risk by the Bank
- Intermediary payment service provider that is that is deemed to be high-risk by the Bank

花旗付款人識別碼之服務禁止運用於以下交易範圍：

- 博奕業者向消費者之收款
- 對象為不特定多數人之收款
- 與原申請使用目的不符之收款

客戶營運範圍如包含以下產業別，於申請花旗付款人識別碼時，花旗銀行將進一步審核評估是否提供本服務：

- 經花旗銀行評估為高風險之網路遊戲業
- 經花旗銀行評估為高風險之電商平台業
- 經花旗銀行評估為高風險之第三方支付業
- 經花旗銀行評估為高風險之代收代付業

The Bank must be notified by the Customer for any changes in Customer business scope or usage scenario of Citi Payer ID.

If the Customer use Citi Payer ID in the scope of the abovementioned item, the Bank may initiate further review and terminate Payer ID service immediately.

使用花旗付款人識別碼服務之顧客，如有變更營業項目、或欲變更付款人識別碼服務之運用範圍，皆應主動通知花旗銀行。

若顧客對付款人識別碼之服務運用範圍落入以上明定項目，花旗銀行有權深入審查並得即刻停止提供本服務。

To ensure the smooth activation of Citi Payer ID, the Bank will provide dedicated personnel to assist in system testing. After launching the service, the Bank must be notified proactively by the Customer for any additional system testing arrangement.

If the Bank detects multiple unnotified small amount transactions crediting to the same real account, which resembles testing behavior, Citibank may request the Customer to provide a reasonable explanation.

為確保顧客順利啟用花旗付款人識別碼服務，花旗銀行將提供專人協助系統測試。本服務正式啟用後，若顧客後續有額外系統測試需求，應主動通知花旗銀行。若經本行系統偵測，顧客虛擬帳戶有多筆未通知之小額交易，近似測試行為，花旗銀行有權要求顧客提出合理說明。

During the period of using this service, if there are more than a certain amount or proportion of suspicious transactions crediting to the same Customer’s account, accumulatively and pending to be resolved, then the Customer will be requested to provide reasonable explanation and supporting documents. If the Customers fails to provide the justification, Citi will review and terminate Payer ID service when needed.

於使用本服務期間，連結至付款人識別碼之相對應顧客帳戶若累計逾一定筆數或比例的付款人識別碼遭通報為警示帳戶且尚未解除，花旗銀行得要求顧客提供合理說明及佐證資料。若顧客無法提供合理說明，花旗銀行有權終止提供本服務。

The Customer declares and guarantees that appropriate policies, procedures, and various measures have been established and effectively implemented to know the payers. The Customer should strictly confirm the identity, transaction purpose, and nature of the payers paying via Payer ID by itself, and uniformly strictly enforce the use of the Payer ID. For control and management, customers should also record the transaction data in order to effectively prevent fraudulent groups from using the service model of this agreement to commit fraud. The Bank has the right to request the Customers to provide reasonable explanations and supporting documents within a certain period for any abnormal transactions or account behaviors, and the Customer shall not refuse. In addition, if the Customer is a third-party payment service provider, there must be established and implemented transaction monitoring mechanism and suspicious account handling mechanism in place, in compliance with “Regulations Governing Anti-Money Laundering and Countering the Financing of Terrorism for the Third-Party Payment Enterprises” from Ministry of Digital Affairs.

顧客聲明並擔保已建立並有效執行適當的政策、程序及各項措施以認識使用花旗付款人識別碼之付款人。顧客應自行嚴加確認透過付款人識別碼付款之付款人之身分、交易目的及性質，並就付款人識別碼的使用統一嚴格控管。顧客並應確實紀錄付款人識別碼之交易資料，以有效防杜詐騙集團利用本服務模式進行詐騙。花旗銀行有權針對任何異常交易或帳戶行為，要求顧客在一定期限內提供合理解釋及佐證文件，顧客不得拒絕。另，若顧客為第三方支付業者，需遵循數位發展部訂定「第三方支付服務業防制洗錢及打擊資恐辦法」額外建立並有效執行交易監控機制與警示帳戶處理機制。

Payer ID Process
付款人識別碼流程

1. Before a Payer can initiate an electronic payment to the Customer using a Payer ID, the Bank communicates to the Customer a series of Bank Identification Numbers (“BIN”), which is a series of 4 numbers that the Customer can use as a prefix to represent the Customer’s Account. In the event there is a change in the BIN length, the Bank will inform the Customer accordingly.
   花旗將提供一組由四個數字所組成之識別碼（BIN）予顧客，顧客以此識別碼來代表付款人識別碼的前四碼。顧客指示付款人其付款人識別碼後，付款人則可以此帳號進一步啟動付款。若付款人識別碼之銀行識別碼長度有變動，花旗銀行將通知客人。

2. The Customer assigns and communicates the Payer ID(s) to the payer(s) of its choice.
   顧客將付款人識別碼歸屬於並傳送給所選擇的付款人。

3. The payer initiates a payment in favor of the Customer quoting the Payer ID.
   付款人透過付款人識別碼啟動付款，受益人為該顧客。

4. Upon receipt of the payment instruction from the payer bank, Citi matches the Payer ID to the Customer’s Account to credit the payment.
   自付款人銀行收到付款指示時，花旗將付款人識別碼與顧客帳戶進行比對，並將款項入帳。

5. In the event of a blocking, attachment or confiscation order or instruction in respect of any Payer ID from any government entity, regulator or other authority, including a court, police department, public prosecutor or tax office, such order shall be applied to the corresponding Customer’s Account(s) linked to such Payer ID.
   如任何政府機關、主管機關或其他機關（包括但不限於法院、警察署、檢察署或稅捐稽徵機關）對任何付款人識別碼所發出封鎖、扣押或沒收的命令或指示，該等命令應對應於連結至該付款人識別碼之相對應顧客帳戶，而予以執行或發生效力。

Citibank will adjust, settle, or deduct at any time, from the Customer’s Account the amount wrongfully entered to that account, including all interest accrued from the date of the account entry.

對誤植於該帳戶之款項（包括於自入帳日起所生之利息），花旗銀行將於顧客帳戶進行調整、清算或扣除。

I. Account Receivables Matching Service (ARMS)
應收帳款比對服務

Citi Accounts Receivable Matching Service (ARMS) is a file-based solution that combines the complete range of channels and instruments with enriched transaction data, allowing standardized reporting and ultimately straight-through reconciliation.
花旗應收帳款比對服務為一個以檔案為基礎的解決方案，結合完整類型的管道及票據，並有豐富的交易資料，使報告得以標準化，並可進行直接對帳。

Consolidation
整合

ARMS includes the consolidation of incoming payments data into standardized reports. Standardized reporting helps to recognize and integrate key data points from the payment information to facilitate the receipt of payments and cash application. Citi supports both human- and machine-readable reports and files to help facilitate the Customer account receivables processing.
應收帳款比對服務包括將匯入款項整合至一份標準化報告。標準化報告協助從付款資訊中辨認並整合關鍵資料點，以加速款項收取及現金使用程序。供人員閱讀或機器讀取之報告及檔案，花旗均有支援，以加速顧客應收帳款處理作業。

The consolidation procedure is as follows:
整合程序如下：

1. Citi receives an incoming payment from the payer and credits the payment into the Customer's Account.
   花旗自付款人收受一匯入款項，並將該筆款項入帳至顧客帳戶。

2. Based on the agreed payment mode, channel and account parameters, Citi pulls the transaction data and delivers it to an internal data warehouse.
   根據已同意之付款模式、管道及帳戶參數，花旗提取交易資料，並將其傳輸至內部資料庫。

3. Citi standardizes the data contained in the transactions.
   花旗將交易內所含之資料進行標準化。

4. Citi generates reports at the pre-agreed time and delivers the report or files via the agreed Citi e-banking channel, CitiDirect BE® or CitiConnect®.
   花旗於事先同意之時間產出報告，並將該報告或檔案透過已同意之花旗 e-banking 管道、CitiDirect BE® 或 CitiConnect®進行傳輸。

Data Enrichment
使資料更加豐富

Citi enriches the quality of consolidated payment data through automated data matching.
花旗透過自動化資料比對，使整合之付款資料更加豐富。

The data matching process relies on the Customer providing specific data tables. The following types of data matching are available:
資料比對流程係仰賴顧客提供特定資料表。以下為可用之資料比對類型：

- Payer Matching, which involves enriching incoming payment transactions with additional payer information from the Customer's library of payers. This may include a unique Payer ID, name, or other relevant payer information, or
  付款人比對：透過自顧客付款人資料庫中取得之額外付款人資訊，使匯入款項交易更加豐富。此服務得包括一獨有的付款人識別碼、姓名或其他相關付款人資料；或

- Payer Advice Matching, which involves enriching incoming payment transactions with payment information that is provided by the payer to the Customer.
  付款人通知比對：透過付款人向顧客提供之付款資訊，使匯入款項交易更加豐富。

The data enrichment procedure is as follows:
資料豐富化的程序如下：

1. The Customer prepares its library data files and transmits them via the agreed Citi e-banking channel, CitiDirect BE® or CitiConnect®.
   顧客準備其資料庫的資料檔，並將其透過已同意的花旗 e-banking 管道、CitiDirect BE® 或 CitiConnect®進行傳輸。

2. When Citi receives an incoming payment from a payer, the payment is processed and credited into the Customer's Account.
   花旗自付款人收受匯入款項時，款項經處理後入帳至顧客帳戶。

3. The payment data is then transferred to the data warehouse via the consolidation service.
   付款資料透過整合服務，傳輸至資料庫。

4. As soon as the consolidation procedure is complete, Citi initiates the data matching procedure using available matching keys/identifiers.
   整合程序一旦完成，花旗採用可取得之比對編碼 / 識別碼，啟動資料比對程序。

5. If the identifiers match, Citi enriches the payment data with information from the Customer library.
   如識別碼比對成功，花旗將加入自顧客資料庫取得的資訊，使付款資料更加豐富。

6. Once the data matching is completed, Citi generates reports at the pre-agreed time(s) and delivers the report or files via the agreed Citi e-Banking channel, CitiDirect BE® or CitiConnect®.
   資料比對一旦完成，花旗於事先同意之時間產出報告，並將該報告或檔案透過已同意的花旗 e-banking 管道、CitiDirect BE® 或 CitiConnect®進行傳輸。

Invoice Reconciliation
帳單對帳

Invoice reconciliation is a rules-based service that picks payment data received by Citi into the Customer's account and applies the payment amount against a data file provided by the Customer.
帳單對帳為一以規則為基礎之服務，挑選花旗收到的匯入顧客帳戶付款資料，並將付款金額與顧客所提供之資料檔進行對帳。

The invoice reconciliation procedure is as follows:
帳單對帳程序如下：

1. The Customer prepares a library of unpaid items and transmits the file via the agreed Citi e-banking channel, CitiDirect BE® or CitiConnect®.
   顧客準備其資料庫資料檔，並將其透過已同意的花旗 e-banking 管道、CitiDirect BE® 或 CitiConnect®進行傳輸。

2. When Citi receives an incoming payment from the payer, it is processed and credited into the Customer's Citi account.
   花旗自付款人收受匯入款項時，款項經處理後入帳至顧客帳戶。

3. The payment data is then transferred to the internal data warehouse via the consolidation service.
   付款資料透過整合服務，傳輸至資料庫。

4. During invoice reconciliation, payment data is scanned for reconciliation identifiers and, using these identifiers as a primary key, a list of unpaid items is pulled from the unpaid items library.
   於帳單對帳服務中，付款資料經掃描以取得對帳識別碼，並使用該等識別碼作為一主要編碼，未付款項目清單則自未付款資料庫中取得。

5. Citi then applies the payment amount against the unpaid items using the conditions agreed."
   花旗運用已同意之條件，將付款金額及未付款項目進行對帳。

6. Citi reports and enriches both full and partially reconciled items.
   花旗報告及加入全部及部分的已對帳項目，並使其更加豐富。

7. Citi generates reports at the pre-agreed time and delivers the report or files to the agreed Citi e-banking channel, CitiDirect BE® or CitiConnect®.
   花旗於事先同意之時間產出報告，並將該報告或檔案透過已同意的花旗 e-banking 管道、CitiDirect BE® 或 CitiConnect®進行傳輸。

J. Other Considerations 其他考量因素

The Customer will make its own assessment of the legal, regulatory, tax and accounting implications of the Services.
顧客應自行對本服務進行法律、監管、稅務及會計等層面影響之評估。

From time to time, the Bank shall deliver to Customer fee schedules, procedures, requirements, guides, manuals and other materials describing the procedures, requirements and limitations surrounding the use of the services.
本行應隨時向顧客交付費用表、程序、規範、指南、手冊及述明程序之其他文件、使用本服務之要求及限制。

IV. Time Deposit 定期存款

Citi Taiwan offers Time Deposit in local and foreign currencies. The request can be made via CitiDirect BE® or fax instructions to Citi time deposit operations.

花旗台灣提供台外幣定期存款存服務，顧客可以透過 CitiDirect BE © 發出交易指示，或傳真定期存款申請書給花旗定期存款作業單位。

Withdrawal of any Time Deposit before its maturity date must notify Citi Taiwan 7 days earlier.

定期存款到期之前，如顧客要求提前解約，應於七天前通知花旗。

The interest for an early-withdrawn Time Deposit is calculated on single rate basis, using Citibank Taiwan's board rate announced at the time point when the Time Deposit was booked:

- If the effective Time Deposit contract duration is less than one month, board rate of Savings Deposit will be applied, times actual deposit days, and deduct -20% discount.
- If the effective Time Deposit contract duration is longer than or equal to one month, board rate of Time Deposit with the tenor which is close to but less than that duration will be applied (i.e., for a 45-day duration, 1-month board rate will be applied), times actual deposit days, and deduct -20% discount.

定期存款提前解約者，本行將依存入本金當時本行之牌告利率，依單利計息：

- 若實際存款期間短於一個月，則採用活期存款牌告利率，按其實際存款天數之八折計息。
- 若實際存款期間超過一個月以上（含一個月），則採用短於該存款期間且最接近該期間的定期存款牌告利率（舉例而言，實際存款期間 45 天者，將適用一個月之定期存款牌告利率），並按其實際存款天數之八折計息。

The early withdrawn can only be effective to the full principle amount and cannot be made partially.

提前解約僅得就定存本金全部為之，不得部分解約。

V. Manual Initiation of Instructions
人工指示交易

Citi offers its Customers the ability to initiate manual instructions or Manually Initiated Funds Transfer (MIFT) in the event of a contingency or other scenarios that may involve a manual instruction, including amendment, recall or cancellation of previous instructions. The transaction includes extensions of loans or other credit facilities to the Customer's request, trade service and trade finance, account receivable factoring, time deposit placement, issuance of letters of credit and/or guarantees, negotiation and/or acceptance of L/C's, drafts/bills of exchange or other instruments presented for payment, transfers of funds, other fund transfers or remittances and other various banking transactions. Specific country regulations may apply to MIFT.
如發生需要人工指示交易之偶發事件或其他情形（包括修改、調取或取消先前指示）時，花旗提供其顧客得以啟動人工指示轉帳交易（或稱作人工轉帳）。得啟動用人工轉帳的交易包括但不限於：依顧客請求就其他授信額度進行放款、貿易服務及貿易融資、應收帳款承購、定期存款設定、開發信用狀及/或保證函、押匯及/或承兌信用狀、匯票、或於提示供付款、匯款、其他匯款及其他許多銀行交易之其他票據。特定國家之法規可能會適用於人工指示交易。

To enable this capability, the Customer must complete the Global Manual Transaction Authorization (GMTA) form, which supplements the Master Account and Service Terms (MAST), and any other applicable account terms and conditions The GMTA form must be signed by authorized signatories as listed in the Customer's Board Resolution or equivalent.
為啟用該功能，顧客必須填寫全球人工交易授權書，該授權書係為補充帳戶及服務主條款、及任何其他適用之帳戶條款及條件。全球人工交易授權書必須由顧客董事會決議（或相當決議）所列之授權簽署人進行簽署。

The GMTA form identifies those individuals who are authorized to initiate and confirm instructions by manual means, on behalf of the Customer.
全球人工交易授權書指定獲授權得代表顧客而可以人工方式發動及確認指示之人。

Customers who do not provide a GMTA form to the Bank will not have manual means of communication in the event they are required for contingency or other applicable scenarios that may involve manual instructions.
顧客如未向本行提供全球人工交易授權書，就不得使用人工指示交易支付功能，並瞭解如發生需要啟動人工指示之偶發事件或其他適用情形時，其無法以人工方式進行通訊。

Notes for Completing the GMTA Form
完成全球人工交易授權書之注意事項

1. Manual instructions can be sent to Citi via either one of the following communication modes. Please select the option(s) you want to activate in the GMTA form:
   人工指示可透過下列通訊方式寄至花旗。請選擇您欲於全球人工交易授權書啟用的選項：

   - Letter: 15F., No.16, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)/ Remittance Team
     信函：（105）台北市松山區南京東路四段 16 號 15 樓 / 匯款部啟
   - Fax: +8862-25787311
     傳真：+8862-25787311

   Please contact your Citi representative for additional details.
   請聯絡您的花旗業務代表，以獲得額外細節資訊。

2. The initiators can be made available only with Option 1 in the GMTA form.
   啟動人僅能於全球人工交易授權書中採用選項 1。

3. Please provide at least two call-back nominees. Citi recommends that the nominees be located in the same time zone as the country where the Customer's Account is located.
   請提供至少兩位回撥指定人員。花旗建議，回撥指定人員所處的時區，應與顧客帳戶所在國的時區相同。

4. When completing the GMTA form, the Customer should list all account numbers that are to be enabled for manual processing on the GMTA Account Information Schedule.
   完成全球人工交易授權書時，顧客應列出於全球人工交易授權帳戶資訊附錄中得用於人工處理之所有帳戶號碼。

Processing MIFT Instructions
處理人工啟動轉帳指示

In the event that the Customer requires the Bank to process a MIFT instruction:
如顧客請求本行處理人工啟動轉帳指示時：

1. The Customer sends a manual instruction, duly signed, to Citi via the selected communication mode. For movement of funds from the Customer's Account, Citi recommends using the Citi standard manual payment form.
   顧客透過選擇的通訊方式，向花旗提交合法簽署之人工指示。為自顧客帳戶提出資金，花旗建議顧客使用花旗的標準人工支付表格。

2. Upon receipt of the manual instruction, the Bank carries out its internal verification, including, reviewing for completeness of the required processing details and verifying the initiators' signature(s) against those provided in the Signature Card. The Customer should take care when completing the Citi standard form for manual payment as it may be rejected if it contains erasures or white-outs.
   收受人工指示後，本行會執行內部驗證，包括但不限於檢視必要處理明細之完整性，並驗證啟動人之簽名是否為印鑑卡中所提供之簽名。顧客於完成花旗人工支付之標準表格時應注

意，若該表格遭塗改或修正，本行有權退回該表格。

3. The Bank may conduct an additional control by calling back the nominees included in the GMTA form. The call-back nominee and the initiator who have signed the manual instruction cannot be the same. Confirmation by telephone may be recorded by the Bank.
   本行得執行額外控制措施、回撥電話給全球人工交易授權書中的指定人員。回撥指定人員及簽署人工指示之啟動人不得為同一人。本行得對電話確認予以錄音。

4. The Bank processes the manual instruction once the Bank determines that all the verifications are successful.
   本行確定所有驗證程序均完成時，將立即處理人工指示。

Updates to Authorizations
授權更新

If information provided in the GMTA changes, the Customer must submit a new GMTA form which supersedes the previous form. Changes for which the Bank should be informed include:
全球人工交易授權書中所提供資訊如有變更，顧客必須提交一份新的全球人工交易授權書，以取代先前的表格。本行須知悉的變更包括但不限於：

- Personnel changes
  人員變更

- Changes to a person's name (e.g., due to change in marital status)
  人員姓名變更（如因婚姻狀態變化所致）

- New telephone numbers (e.g., a new phone number, new area code, or new city code)
  新電話號碼（如新電話號碼、新區碼或新市碼）

- New account number
  新帳戶號碼

Neither a GMTA form detailing the updated alone, nor a letter nor any other form of document will be accepted. This is necessary to assure the operational integrity of the manual communication process.
為確保人工通訊流程的作業完整性及必要性，後述更新方式將不會被接受: 客戶提供之全球人工交易授權書僅列出該次更新資訊、或一封信函、或任何其他文件形式。

Deletions to Authorizations
授權刪除

The Customer must submit the name of a nominee to be removed from the GMTA form in a letter on company letterhead and signed by authorized signatories as per the Customer's Board

Resolution or equivalent. In the interest of operational integrity, the Bank will request a new GMTA form that will supersede all previous GMTA forms if there are several signature deletions.
顧客須以公司信箋將全球人工交易授權書正本寄送至花旗，並詳列欲刪除之人員姓名，且該信函須依顧客董事會決議（或相當決議）由授權簽署人進行簽署。另外，為了作業完整性，如有多處簽名遭刪除，顧客須提供一份新的全球人工交易授權書，以取代所有先前的全球人工交易授權書。

VI. Standard Service Fee Chart 標準服務費用表

各項服務收費標準表 **Standard Service Fee Chart**	**本「各項服務收費標準表」揭示花旗銀行目前各項服務之手續費及服務費之收費標準，花旗銀行得另行與顧客個別議定各項服務收取之費用。本「各項服務收費標準表」如有變更或新增收費項目時，花旗銀行將於生效日 60 日前事先通知顧客(包含但不限於以對帳單或其他書面方式，或於營業場所、網站以公告方式通知客戶)，惟有利於顧客之變更，不在此限。** **此外，花旗銀行與顧客同意通知得以中文或英文為之。** **The Standard Service Fee Chart discloses Citibank's current standard handling fee and service charge for each relevant service. Citibank may separately negotiate with the Customer regarding each relevant fee charged. If there is any amendment to the Standard Service Fee Chart or any new service item to be charged, Citibank will notify the client (including via account statement or other written document(s) or announcement posted at the business premises), 60 days prior to the effective date of such amendments, provided that amendments in favor of the Customer shall not be subject to the notice period.** **Moreover, Citibank and the Customer agree that notices may be made in Chinese or English.**

Cash Pricing Guidelines 現金業務收費標準

1. FCY Payment 外幣付款

產品名稱 Product Name	收費項目/期間 Item/Period	計費單位 Unit	收費/計息方式 Type	標準價格 Standard Pricing
跨國匯出匯款 X-border Outward FT	匯款費用(電子銀行) Remittance Fee (CitiDIrect)	每筆 Per TXN	隨交易收費 By TXN	美金 30 元或新台幣 1,000 元 (匯款人選擇全額付款會被額外收取美金 30 元) USD30/TWD1,000 + (Charge Our USD30)
	匯款費用(人工匯款) Remittance Fee (MIFT)	每筆 Per TXN	隨交易收費 By TXN	美金 75 元或新台幣 2,500 元 (匯款人選擇全額付款會被額外收取美金 30 元) USD75/TWD2,500 + (Charge Our USD30)
全額付款之額外費用 Additional Cost for Full Value X-border Outward FT	匯款費用 Remittance Fee	每筆 Per TXN	隨事件收費 By Event	收取中間行或受款行求償之金額超過美金 35 元之部分 If the fund transfer cost claimed by correspondent bank or beneficiary bank exceeds USD 35, remitter will be charged the excessed amount.
跨國匯款電文修改費 X-border TT Amendment	修改費用 Amendment Fee	每筆 Per TXN	隨交易收費 By TXN	美金 20 元或新台幣 600 元 USD20/TWD600
WorldLink On-Site Check	開票費 Issuing Charges	每筆 Per TXN	隨交易收費 By TXN	美金 5 元 USD5
	交寄費用 Delivery Charges	每筆 Per TXN	隨交易收費 By TXN	美金 15 元 USD15
	止付 Stop Payment	每筆 Per TXN	隨交易收費 By TXN	美金 15 元 USD15
WorldLink Check (manual)	開票費 Issuing Charges	每筆 Per TXN	隨交易收費 By TXN	美金 10 元(OBU) / 新台幣 480 元(DBU) USD10(OBU) / TWD480(DBU)
WorldLink Fund Transfer	匯款費用 Remittance Fee	每筆 Per TXN	隨交易收費 By TXN	美金 10 元 USD10
WorldLink Factory Funds Transfer	匯款費用 Remittance Fee	每筆 Per TXN	隨交易收費 By TXN	美金 30 元 USD30
美金帳戶提領美金現鈔 Withdraw from USD Deposit Account	手續費 Service Fee	每筆 Per TXN	隨交易收費 By TXN	兌換總額*0.35%; 最低 TWD100 USD amount*0.35%; Min TWD100

2. FCY Collection 外幣收款

產品名稱 Product Name	收費項目/期間 Item/Period	計費單位 Unit	收費/計息方式 Type	標準價格 Standard Pricing
跨國匯入匯款 X-border incoming FT	匯款處理費 IR Fee	每筆 Per TXN	隨交易收費 By TXN	美金 15 元或新台幣 500 元 USD15/TWD500
美金/港幣票快捷託收 US/HK Accelerated Check Collection	票據處理費用 Processing Fee	每張 Per Doc.	隨交易收費 By TXN	新台幣 200 元 TWD200
外幣付款人識別碼服務 FCY Payer ID	交易處理費用 Transaction Fee	每月 Per Month	月底計收(EOM)	新台幣 5,000 元 TWD5,000
光票買入服務 Clean Bills Purchase	票據處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	美金支票金額*(TBR+4%)*15/360 或最少新台幣 200 元 USD amount**(TBR+4%)*15/360 or minimum TWD200
光票託收服務 Clean Bills Collection	票據處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	美金 45 元或新台幣 900 元 USD45 or minimum TWD900
美金現鈔存入美金帳戶 Deposit into USD Deposit Account	手續費 Service Fee	每筆 Per TXN	隨交易收費 By TXN	兌換總額*0.35%; 最低 TWD100 USD amount*0.35%; Min TWD100

3. TWD Payment 新台幣付款

產品名稱 Product Name	收費項目/期間 Item/Period	計費單位 Unit	收費/計息方式 Type	標準價格 Standard Pricing
便利付款代開匯票服務 Paylink Check	簽發費 Issuing Charges	每張 Per Check	隨交易收費 By TXN	新台幣 90 元 TWD90
	郵寄費用 Postage Charges	每張 Per Check	隨交易收費 By TXN	新台幣 28 元 TWD28
	撤付 Check-Lost	每張 Per Check	隨交易收費 By TXN	新台幣 150 元 TWD150
	取消 Cancellation	每張 Per Check	隨交易收費 By TXN	新台幣 100 元 TWD100
便利付款代開支票服務 Paylink PDC	簽發費 Issuing Charges	每張 Per Check	隨交易收費 By TXN	新台幣 90 元 TWD90
	郵寄費用 Postage Charges	每張 Per Check	隨交易收費 By TXN	新台幣 28 元 TWD28
	撤付 Check-Lost	每張 Per Check	隨交易收費 By TXN	新台幣 150 元 TWD150
	取消 Cancellation	每張 Per Check	隨交易收費 By TXN	新台幣 100 元 TWD100
便利付款大批匯款服務 Paylink IBRS Vendor	匯款費用(電子銀行) Remittance Fee (CitiDIrect)	每筆 Per TXN	隨交易收費 By TXN	新台幣貳佰萬元以內: 每筆新台幣 30 元; 每超過新台幣壹佰萬元以內(最高新台幣伍仟萬元): 加收新台幣 10 元 TWD 30/txn for amount < 2MM. Additional TWD 10 for every 1MM increased, maximum TWD 50MM per txn.
	付款前傳真通知費用 Fax Pre-advice	每筆 Per TXN	隨交易收費 By TXN	新台幣 3 元 TWD3
	傳真通知費用 Fax Advice	每筆 Per TXN	隨交易收費 By TXN	新台幣 3 元 TWD3
	電子郵件通知費用 E-mail Advice	每筆 Per TXN	隨交易收費 By TXN	新台幣 3 元 TWD3

便利付款資金調度服務 Paylink IBRS Urgent	匯款費用(電子銀行) Remittance Fee (CitiDIrect)	每筆 Per TXN	隨交易收費 By TXN	新台幣貳佰萬元以內: 每筆新台幣 30 元; 每超過新台幣壹佰萬元以內(最高新台幣伍仟萬元): 加收新台幣 10 元 TWD 30/txn for amount < 2MM. Additional TWD 10 for every 1MM increased, maximum TWD 50MM per txn.
	付款前傳真通知費用 Fax Pre-advice	每筆 Per TXN	隨交易收費 By TXN	新台幣 3 元 TWD3
	傳真通知費用 Fax Advice	每筆 Per TXN	隨交易收費 By TXN	新台幣 3 元 TWD3
	電子郵件通知費用 E-mail Advice	每筆 Per TXN	隨交易收費 By TXN	新台幣 3 元 TWD3
便利付款薪資付款服務 Paylink IBRS Payroll	匯款費用(電子銀行) Remittance Fee (CitiDIrect)	每筆 Per TXN	隨交易收費 By TXN	新台幣貳佰萬元以內: 每筆新台幣 30 元; 每超過新台幣壹佰萬元以內(最高新台幣伍仟萬元): 加收新台幣 10 元 TWD 30/txn for amount < 2MM. Additional TWD 10 for every 1MM increased, maximum TWD 50MM per txn.
臺幣匯出匯款 IBRS Outward FT	匯款費用 (人工匯款) Remittance Fee (MIFT)	每筆 Per TXN	隨交易收費 By TXN	新台幣貳佰萬元以內: 每筆新台幣 90 元; 每超過新台幣壹佰萬元以內(最高新台幣伍仟萬元): 加收新台幣 10 元 TWD 90/txn for amount < 2MM. Additional TWD 10 for every 1MM increased, maximum TWD 50MM per txn.
便利付款 FXML Paylink FXML	匯款費用(電子銀行) Remittance Fee (CitiDIrect)	每筆 Per TXN	隨交易收費 By TXN	新台幣貳佰萬元以內: 每筆新台幣 30 元; 每超過新台幣壹佰萬元以內(最高新台幣伍仟萬元): 加收新台幣 10 元 TWD 30/txn for amount < 2MM. Additional TWD 10 for every 1MM increased, maximum TWD 50MM per txn.
媒體交換自動轉帳 ACH Payment -ACH 代付	交易處理費用 Transaction Fee	每筆 Per TXN	隨交易收費 By TXN	新台幣 20 元 TWD20
票據支付 Inward Check Clearing	止付 Stop Payment	每張 Per Check	隨交易收費 By TXN	新台幣 150 元 TWD150
	存款不足退票 Bounced Back due to Insufficient Fund	每張 Per Check	隨交易收費 By TXN	新台幣 350 元 TWD350
	除權判決後付款 Payment after Invalidating Judgement	每筆 Per TXN	隨交易收費 By TXN	新台幣 50 元 TWD50
花旗商務卡 Commercial Card	年費 Annual Fee	每年/每張卡片 Per Year/Per Card	隨帳單收費	新台幣 2,000 元 TWD2,000
	專案年費 Annual Program Fee	每年 Per Year	隨帳單收費	所有專案加總之年消費金額未達等值 USD1,000,000，年費新台幣 300,000 元
	預借現金/自動櫃員機費用 Cash Advance/ATM fee	每筆 Per TXN	隨帳單收費	預借支金額之 2%(最少為新台幣 200 元)
	外幣兌換費用 FX charge	每筆 Per TXN	隨帳單收費	外幣消費金額之 1% 信用卡組織外幣清算費用以及 2% 外幣兌換手續費
	遲延付款費用 Late Payment Fee	每月 Per Month	隨帳單收費	每月未收款項餘額之 2% (最少為新台幣 700 元)

空白支票本/本票本 Check (Promissory) Book	票據處理費用 Processing Fee	每張 Per Check	隨交易收費 By TXN	新台幣 50 元 TWD50
4. TWD Collection 新台幣收款				
產品名稱 Product Name	**收費項目/期間 Item/Period**	**計費單位 Unit**	**收費/計息方式 Type**	**標準價格 Standard Pricing**
票據存款 Cheque Deposit	票據處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	新台幣 50 元 TWD50
便利票據快捷託收 SpeedCollect	票據處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	新台幣 10 元 TWD10
便利託收櫃 LockBox Services	收款處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	每張發票新台幣 50 元; TWD50 Per Invoice 每張支票新台幣 50 元; TWD50 Per Check
	撤票費用 Withdrawal	每筆 Per Check	隨交易收費 By TXN	新台幣 15 元 TWD15
	系統維護費 System Maintenance Fee	每月 Per Month	月底計收 EOM	新台幣 3,000 元 TWD3,000
收款服務資料處理 Account Receivables Matching Services (ARMS)	收款處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	每張發票新台幣 30 元; TWD30 Per Invoice 每筆匯款新台幣 30 元; TWD30 Per transaction
	系統維護費 System Maintenance Fee	每月 Per Month	月底計收 EOM	新台幣 3,000 元 TWD3,000
媒體交換自動轉帳 ACH Collection -ACH 代收 -ACH 授權書處理	交易處理費用 Transaction Fee	每筆交易 Per TXN	月底計收 EOM	新台幣 10 元 TWD10
	收款處理費用 Processing Fee	每筆授權書 Per Authorization Doc.	月底計收 EOM	新台幣 50 元 TWD50
	清算費用 Clearing Fee	每月 Per Month	月底計收 EOM	新台幣 5,000 元 TWD5,000
台幣付款人識別碼服務 TW Payer ID	交易處理費用 Transaction Fee	每月 Per Month	月底計收(EOM)	新台幣 5,000 元 TWD5,000
現金收款 Over-the Counter Cash Collection	收款處理費用 Processing Fee	每筆 Per TXN	隨交易收費 By TXN	新台幣 10 元 (郵局或便利超商代收費用另計)TWD10 (Post Office or Convenient Store Charge Separate)
5. Account Services 帳戶服務				
產品名稱 Product Name	**收費項目/期間 Item/Period**	**計費單位 Unit**	**收費/計息方式 Type**	**標準價格 Standard Pricing**
帳戶維護 Account Maintenance	維護費用[1] Maintenance Fee	每月 Per Month	月底計收 EOM	平均餘額未達**等值新台幣三百萬元者**,計收新台幣 2,000 元或等值外幣之服務費並直接自顧客「帳戶」內扣帳 If avg. bal. is **less than TWD3,000,000, a service charge of NT$2,000 or its equivalent in foreign currency per month will be charged and debited against the Customer's Account(s)**
		每月 Per Month	每日計息，	**歐元存款帳戶維護費用：** 0.90%之每日帳上歐元餘額累加之當月總額

[1] 例如: 貴公司開立之歐元帳戶當日存款為 EUR500,000，若該月(例如: 8 月) 每日存款皆為 EUR500,000，則本行當月將收取歐元帳戶管理費用 EUR 387.50 元 (EUR500,000*0.90%/360*31)。
For example - An average EUR500,000 monthly balance with EUR500,000 deposit amount on each day of August, the bank will charge EUR 387.50 (EUR500,000*0.90%/360*31).

			月底計收 Calculate EOP, Charge EOM	**EUR a/c monthly maintenance fee：** 0.90% of EUR daily deposit accumulate to EOM
				瑞典克朗存款帳戶維護費：0.90%之每日帳上瑞典克朗餘額累加之當月總額 **SEK a/c monthly maintenance fee：** 0.90% of SEK daily deposit accumulate to EOM
				瑞士法郎存款帳戶維護費用：0.90%之每日帳上瑞士法郎餘額累加之當月總額 **CHF a/c monthly maintenance fee：** 0.90% of CHF daily deposit accumulate to EOM
				日圓存款帳戶維護費用：0.40%之每日帳上日圓餘額累加之當月總額 **JPY a/c monthly maintenance fee：** 0.40% of JPY daily deposit accumulate to EOM
				澳幣存款帳戶維護費用：0.40%之每日帳上澳幣餘額累加之當月總額 **AUD a/c monthly maintenance fee：** 0.40% of AUD daily deposit accumulate to EOM
				港幣存款帳戶維護費用：0.40%之每日帳上港幣餘額累加之當月總額 **HKD a/c monthly maintenance fee：** 0.40% of HKD daily deposit accumulate to EOM
	新台幣支存超支利息 TWD Checking A/C Overdraft Charge	每次 Per Event	隨事件收費 By Event	Rate: 12%
海外公司 開立台灣子公司或分支機構帳戶帳戶開立 Overseas Company Account Opening for its subsidiary and branch Account Opening	開戶費用 Opening Fee	每件 Per Event	隨事件收費 By Event	海外公司經由轉介至台灣開戶者，計收新台幣 50,000 元或等值外幣之帳戶管理費(如美金 1,600 元)並直接自顧客「帳戶」內扣帳; For overseas entities who are referred to CTL for its subsidiary's and branch's account opening, Account Management service charge of NT$50,000 or its equivalent in foreign currency(i.e. USD 1,600) per month will be charged and debited against the Customer's Account(s)* 此費用為每次申請所收取的最低費用標準，此費用得以協商並以最終報價為準 This fee indicated is the minimum fee charged per application and is subject to negotiation and quotation.
海外公司 開立台灣子公司或分支機構帳戶帳戶管理 Overseas Company Account Opening for its subsidiary and branch Account Management	管理費用 Management Fee	每月 Per Month	月底計收 EOM	海外公司經由轉介至台灣開戶者，計收新台幣 5,000 元或等值外幣之帳戶管理費(如美金 160 元) 並直接自顧客「帳戶」內扣帳; For overseas entities who are referred to CTL for its subsidiary's and branch's account opening, Account Management service charge of NT$5,000 or its equivalent in foreign currency(i.e. USD 160) per month will be charged and debited against the Customer's Account(s)*

				此費用為每次申請所收取的最低費用標準，此費用得以協商並以最終報價為準 This fee indicated is the minimum fee charged per application and is subject to negotiation and quotation.

花旗銀行隨時訂定或調整「帳戶」之最低餘額要求（但倘依法應為通知時，則應為相關之通知）。

*** The Bank may set or adjust the minimum balance requirements for the Accounts from time to time (but subject to any legal requirement as to notice).**

*** An Overseas Company means a company not registered in Taiwan**

6. Target Balancing Fee 自動化約定轉帳費用

產品名稱 **Product Name**	**收費項目/期間** **Item/Period**	**計費單位** **Unit**	**收費/計息方式** **Type**	**標準價格** **Standard Pricing**
境內自動化約定轉帳 Domestic Target Balancing Structure	設置費用 Set-up Fee	每一架構 Per Structure	建置完成後計收 When implemented	美金 1,000 元 USD1,000
	月費 Monthly Fee	每一帳戶/每月 Per Account Per Month	月底計收 EOM	美金 150 元 USD150
	公司間借貸利息計算 Interest Reallocation	每一帳戶/每月 Per Account Per Month	月底計收 EOM	美金 70 元 USD70
	架構調整 Re-Structure Requests	每一專案 Per Project	建置完成後計收 When implemented	美金 700 元 USD700
跨境自動化約定轉帳 Cross Border Target Balancing Structure	設置費用 Set-up Fee	每一架構 Per Structure	建置完成後計收 When implemented	美金 1,500 元 USD1,500
	月費 Monthly Fee	每一帳戶/每月 Per Account Per Month	月底計收 EOM	美金 300 元 USD300
	公司間借貸利息計算 Interest Reallocation	每一帳戶/每月 Per Account Per Month	月底計收 EOM	美金 70 元 USD70
	架構調整 Re-Structure Requests	每一專案 Per Project	建置完成後計收 When implemented	美金 700 元 USD700

7. DOC Processing Fee 各類文件處理費用

產品名稱 **Product Name**	**收費項目/期間** **Item/Period**	**計費單位** **Unit**	**收費/計息方式** **Type**	**標準價格** **Standard Pricing**
餘額證明 Certificate of Balance	最近三個月以內 < 3 Months	每份 Per Doc.	隨交易收費 By TXN	新台幣 200 元 TWD200
	三個月之前 > 3 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 300 元 TWD300
票據影本(應付票據) Check Copy(CCI)	最近三個月以內 < 3 Months	每份 Per Doc.	隨交易收費 By TXN	新台幣 300 元 TWD300
	三至十二個月 3-12 Months	每份 Per Doc.	隨交易收費 By TXN	新台幣 500 元 TWD500
	十二個月之前 > 12 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 1,000 元 TWD1,000
票據影本(應收票據) Check Copy(PDC)	兩年內	每份 Per Doc.	隨交易收費 By TXN	新台幣 200 元 TWD200
票據影本(Worldlink Onsite Check) Draft Copy(Worldlink Onsite Check)	三年以內 < 3 Years	每份 Per Doc.	隨交易收費 By TXN	美金 10 元 USD10
月結對帳單 Monthly Statement	三至十二個月 3-12 Months	每份 Per Doc.	隨交易收費 By TXN	新台幣 300 元 TWD300

	十二個月之前 > 12 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 500 元 TWD500
會計師函証 CPA Confirmation	三個月之前 > 3 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 300 元 TWD300
匯入/匯出通知 IR/OR Credit/Debit Advise	三個月之前 > 3 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 1,000 元 TWD1,000
匯入/匯出交易紀錄 IR/OR Transaction Record	三個月之前> 3 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 1,000 元 TWD1,000
TD/CD Confirmation 存單憑證	三個月之前 > 3 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 300 元 TWD300
Paylink 結單 Paylink Statement	三至十二個月 3-12 Months	每份 Per Doc.	隨交易收費 By TXN	新台幣 200 元 TWD200
	十二個月之前 > 12 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 300 元 TWD300
換匯後跨行通匯客戶收據 FX to IBRS Customer Receipt	三個月之前 > 3 Month	每份 Per Doc.	隨交易收費 By TXN	新台幣 200 元 TWD200

Trade Pricing Guidelines - EXPORT　出口業務收費標準

1. EXPORT L/C ADVISING 出口信用狀通知：若不收取信用狀通知費時，必須註明信用狀是否由花旗銀行保管 (custody)，若未註明，則視同由花旗銀行保管。

	ITEM　產品項目	**STANDARD PRICING　收費標準**
OBU	Open 信用狀通知手續費	USD 40　美金 40 元
	Amendment 信用狀修改通知手續費	USD 20　美金 20 元
DBU	Open 信用狀通知手續費	TWD 1,200　新台幣 1,200 元
	Amendment 信用狀修改通知手續費	TWD 650　新台幣 650 元
Walk-In	Open 信用狀通知手續費	TWD 1,500　新台幣 1,500 元
	Amendment 信用狀修改通知手續費	TWD 1,000　新台幣 1,000 元
All	Cable Charge 電報費	USD 40　美金 40 元
	Confirm LC 保兌信用狀	Min. USD 200 / TWD 6,000 最低美金 200 元 / 新台幣 6,000 元
	Amendment (only for terms and condition) 保兌修改費	USD 35　美金 35 元

2. EXPORT BILLS UNDER L/C 出口押匯

	ITEM 產品項目		**STANDARD PRICING 收費標準**
OBU/DBU	Commission 手續費	Negotiation 押匯	0.1% ; Min. USD 35 每年 0.1%; 最低美金 35 元
	Transit Days 計息天數	Sight (EBN) 即期信用狀	12 days; 12 天
		Usance (EBD) 遠期信用狀	1. XX days after B/L date: actual days 2. XX days after sight: usance tenor + 12 days
	Reimbursement Fee 求償費	Local 國內	USD 5　美金 5 元
		Other Areas 其他地區	USD 10　美金 10 元
	Cable Charge 電報費		USD 40　美金 40 元
	Postage / Courier 郵費 / 快遞費用	Local 國內	USD 10　美金 10 元
		Asia 亞洲	USD 25　美金 25 元
		USA & Canada 美加	USD 35　美金 35 元

		Europe 歐洲	USD 40 美金 40 元
		Other Areas 其他地區	USD 45 美金 45 元
	Remittance of Agent Comm. 匯佣金費用	Comm 手續費	USD 15 美金 15 元
		M/T 郵寄匯費	USD 20 美金 20 元
		T/T 電報匯費	USD 25 美金 25 元
	Remittance to Correspondent Bank 轉匯金融同業	Local Bank 國內銀行	USD 40 美金 40 元
		Foreign Bank 外國銀行	USD 50 美金 50 元
	Local Remittance through IBRS 國內金資匯款		Refer to IBRS table 依銀行國內匯款收費標準
	Additional Commission 其他費用	Bangladesh L/C 孟加拉信用狀	USD 70 美金 70 元
	Bill from collection to discount fee 信用狀下或其他託收轉承購費		USD 15 / TWD 500 美金 15 元 / 新台幣 500 元
	Multiple Documents Checking Fee 多套文件審單費 (combine L/C)		USD 35 / TWD 1,000 美金 35 元 / 新台幣 1,000 元
3. EXPORT COLLECTIONS NOT UNDER L/Cs 出口託收			
	ITEM 產品項目		**STANDARD PRICING 收費標準**
OBU/DBU	Commission 手續費	Documentary Collection 出口託收	0.1% ; Min. USD 35 每年 0.1%; 最低美金 35 元
	Postage / Courier 郵費 / 快遞費用	Local 國內	USD 10 美金 10 元
		Asia 亞洲	USD 25 美金 25 元
		USA & Canada 美加	USD 35 美金 35 元
		Europe 歐洲	USD 40 美金 40 元
		Other Areas 其他地區	USD 45 美金 45 元
	Cable Charge 電報費		USD 40 美金 40 元
	Remittance of Agent Comm. 匯佣金費用	Comm 手續費	USD 15 美金 15 元
		M/T 郵寄匯費	USD 20 美金 20 元
		T/T 電報匯費	USD 25 美金 25 元
	Remittance to Correspondent Bank 轉匯金融同業	Local Bank 國內銀行	USD 40 美金 40 元
		Foreign Bank 外國銀行	USD 50 美金 50 元
	Local Remittance through IBRS 國內金資匯款		Refer to IBRS table 依銀行國內匯款收費標準
Trade Pricing Guidelines - IMPORT 進口業務收費標準			
1. L/C ISSUANCE 開發信用狀（進口及出口背對背信用狀）			
	ITEM 產品項目		**STANDARD PRICING 收費標準**
OBU/DBU	Opening Commission 開發信用狀手續費	thru Citidirect 電子銀行系統開狀	0.25% p.q.; Min. USD 90 每季 0.25%; 最低美金 90 元
		Not thru Citidirect 非電子銀行系統開狀	0.3% p.q.; Min. USD 100 每季 0.3%; 最低美金 100 元

<table>
<tr><td rowspan="13"></td><td rowspan="3">Amendment Charge
修改手續費</td><td>Extending Expiry Date / Increasing Amount thru Citidirect
電子銀行系統修改有效期限 / 增加金額</td><td>0.25% p.q.; Min. USD 40
每季 0.25%; 最低美金 40 元</td></tr>
<tr><td>Extending Expiry Date / Increasing Amount Not thru Citidirect
非電子銀行系統修改有效期限 / 增加金額</td><td>0.3% p.q.; Min. USD 40
每季 0.3%; 最低美金 40 元</td></tr>
<tr><td>For Other Terms / Conditions
其他修改</td><td>USD 30 美金 30 元</td></tr>
<tr><td colspan="2">Cable Charge 電報費</td><td>USD 40 美金 40 元</td></tr>
<tr><td rowspan="2">Postage 郵費</td><td>Local 國內</td><td>USD 5 美金 5 元</td></tr>
<tr><td>Other Areas
其他地區</td><td>USD 30 美金 30 元</td></tr>
<tr><td rowspan="5">Courier
快遞費用</td><td>Local 國內</td><td>USD 10 美金 10 元</td></tr>
<tr><td>Asia 亞洲</td><td>USD 25 美金 25 元</td></tr>
<tr><td>USA & Canada 美加</td><td>USD 35 美金 35 元</td></tr>
<tr><td>Europe 歐洲</td><td>USD 40 美金 40 元</td></tr>
<tr><td>Other Areas
其他地區</td><td>USD 45 美金 45 元</td></tr>
<tr><td colspan="4">2. LOCAL L/C ISSUANCE and PRESENTATION 國內信用狀開狀及提示</td></tr>
<tr><td></td><td colspan="2">ITEM 產品項目</td><td>STANDARD PRICING 收費標準</td></tr>
<tr><td rowspan="12">OBU/DBU</td><td rowspan="2">Opening Commission
開狀手續費</td><td>thru Citidirect
電子銀行系統開狀</td><td>0.25% p.q.; Min. NTD 400
每季 0.25%; 最低新台幣 400 元</td></tr>
<tr><td>Not thru Citidirect
非電子銀行系統開狀</td><td>0.3% p.q.; Min. NTD 500
每季 0.3%; 最低新台幣 500 元</td></tr>
<tr><td rowspan="3">Amendment Charge
修改手續費</td><td>Extending Expiry Date / Increasing Amount thru Citidirect
電子銀行系統修改有效期限 / 增加金額</td><td>0.25% p.q.; Min. NTD 400
每季 0.25%; 最低新台幣 400 元</td></tr>
<tr><td>Extending Expiry Date / Increasing Amount Not thru Citidirect
非電子銀行系統修改有效期限 / 增加金額</td><td>0.3% p.q.; Min. NTD 500
每季 0.3%; 最低新台幣 500 元</td></tr>
<tr><td>For Other Terms / Conditions
其他修改</td><td>NTD 500 新台幣 500 元</td></tr>
<tr><td colspan="2">Cable 電報費</td><td>TWD 1,200 新台幣 1,200 元</td></tr>
<tr><td rowspan="5">Courier
快遞費用</td><td>Local 國內</td><td>USD 10 美金 10 元</td></tr>
<tr><td>Asia 亞洲</td><td>USD 25 美金 25 元</td></tr>
<tr><td>USA & Canada 美加</td><td>USD 35 美金 35 元</td></tr>
<tr><td>Europe 歐洲</td><td>USD 40 美金 40 元</td></tr>
<tr><td>Other Areas
其他地區</td><td>USD 45 美金 45 元</td></tr>
</table>

	Postage 郵費		TWD 150 新台幣 150 元
3. STANDBY LC / GUARANTEE ISSUANCE 開發擔保信用狀 / 保證函			
	ITEM 產品項目		**STANDARD PRICING 收費標準**
OBU/DBU	Opening Commission 開發信用狀手續費	thru Citidirect 電子銀行系統開狀	0.375% p.q.; Min. USD 300 每季 0.375%; 最低美金 300 元
		Not thru Citidirect 非電子銀行系統開狀	0.5% p.q.; Min. USD 300 每季 0.5%; 最低美金 300 元
	Amendment Charge 修改手續費	Extending Expiry Date / Increasing Amount thru Citidirect 電子銀行系統修改有效期限 / 增加金額	0.375% p.q.; Min. USD 300 每季 0.375%; 最低美金 300 元
		Extending Expiry Date / Increasing Amount Not thru Citidirect 非電子銀行系統修改有效期限 / 增加金額	0.5% p.q.; Min. USD 300 每季 0.5%; 最低美金 300 元
		For Other Terms / Conditions 其他修改	USD 30 美金 30 元
	Cable Charge 電報費		USD 40 美金 40 元
	Postage 郵費	Local 國內	USD 5 美金 5 元
		Other Areas 其他地區	USD 30 美金 30 元
	Courier 快遞費用	Local 國內	USD 10 美金 10 元
		Asia 亞洲	USD 25 美金 25 元
		USA & Canada 美加	USD 35 美金 35 元
		Europe 歐洲	USD 40 美金 40 元
		Other Areas 其他地區	USD 45 美金 45 元
4. IMPORT DUTY GUARANTEE 開發關稅保證			
	ITEM 產品項目		**STANDARD PRICING 收費標準**
DBU/OBU	Import Duty Guarantee (IDG) 關稅保證	Comission 手續費	2% per annual 每年 2%
		Min Charge 最低手續費	TWD 3,500 新台幣 3,500 元
		Cable Charge 郵電費	TWD 1,200 新台幣 1,200 元
		Postage (Local) 國內郵費	TWD 150 新台幣 150 元
5. IMPORT BILLS UNDER L/Cs 信用狀項下進口結匯			
	ITEM 產品項目		**STANDARD PRICING 收費標準**

DBU/OBU	Cable Charge (Beneficiary) 郵電費 除信用狀另有規定外，此一費用由對方負擔		USD 35 / YEN 3,500 / EUR 30 美金 35 元 / 日幣 3,500 元 / 歐元 30 元
	Reimbursement Fee (Beneficiary) 求償費 除信用狀另有規定外，此一費用由對方負擔		USD 100 / YEN 10,000 / EUR 80 美金 100 元 / 日幣 10,000 元 / 歐元 80 元
	Discrepancy Fee (Beneficiary) 瑕疵費 除信用狀另有規定外，此一費用由對方負擔		USD 100 / YEN 10,000 / EUR 80 美金 100 元 / 日幣 10,000 元 / 歐元 80 元
	Acceptance Commission (Beneficiary/Applicant) 遠期信用狀承兌費 除信用狀另有規定外，此一費用由對方負擔		0.25% per quarter; Min. USD 100 / YEN 10,000 / EUR 80 每季 0.25%; 最低美金 100 元 / 日幣 10,000 元 / 歐元 80 元
6. IMPORT BILL COLLECTION NOT UNDER L/Cs 進口託收			
	ITEM 產品項目		**STANDARD PRICING 收費標準**
DBU/OBU	D/A 承兌交單		0.20%
	D/P 付款交單		0.15%
	Min. 最低收費		USD 60 美金 60 元
	Cable Charge 郵電費		USD 40 美金 40 元
	Shipping Guarantee / Endorsement		USD 20 美金 20 元
	Cable Charge (exporter) 郵電費，此一費用由對方負擔		USD 35 / YEN 3,500 / EUR 30 美金 35 元 / 日幣 3,500 元 / 歐元 30 元
	Payment Commission (exporter) 還款手續費，此一費用由對方負擔		USD 65 / YEN 6,500 / EUR 55 美金 65 元 / 日幣 6,500 元 / 歐元 55 元
7. L/C TRANSFER 信用狀轉讓			
	ITEM 產品項目		**STANDARD PRICING 收費標準**
EA 非換單轉讓	Commission 手續費		USD 50 美金 50 元
	Amendment Charge 修改手續費	For Amount Increase 增加金額	USD 40 美金 40 元
		For Other Terms / Conditions 其他修改	USD 40 美金 40 元
ET 換單轉讓	Opening Commission 轉讓手續費		0.25%, Min. USD 70 0.25%; 最低美金 70 元
	Amendment Charge 修改手續費	For Amount Increase 增加金額	0.25%, Min. USD 70 0.25% ; 最低美金 70 元
		For Other Terms / Conditions 其他修改	USD 30 美金 30 元
ALL	Cable / Courier 電報費 / 快遞費用		USD 35 美金 35 元
	Postage 郵費		USD 15 美金 15 元

1. 特殊交易依狀況不同而酌收額外費用。
   Incidental expenses for additional work performed by the Bank for specific transactions will be charged on a case-by-case basis.

2. 無瑕疵 / 已承兌信用狀出口單據承購利率 / 貼現率：本行係合意之參考利率加上開狀銀行和國家風險的風險溢價計算利率 / 貼現率。
   Purchase of clean / accepted export LC bills will be based on the bank's prescribed rate plus a risk premium base on issuing bank and country risk.

3. 特殊需求之郵費 / 電報費及快遞服務費另計。
   Postage, cable, and courier charge for special need will be charged on a case-by-case basis.

4. 進口及出口融資依據風險考量定價。
   Import and export finance are on risk-based pricing basis.

8. Others 其他
Unless otherwise agreed by the Bank and the Customer or required by the applicable laws and regulations, interest, handling fees and service charges on the Accounts shall be calculated and paid according to the following terms: **除花旗銀行與顧客另有約定或所適用之法律或法規另有規定外，「帳戶」利息、手續費及服務費應依下列規定計算及支付：**
(1) Interest will be calculated on the basis of a 365days a year for NT Dollar deposits and a 360 –days a year for foreign currency deposits and will accrue in respect of the daily average balance in the Account for any given month for the actual number of days elapsed. Interest will be settled on June 30th and December 31st of each year (or the preceding banking day if such days are holiday) and credited to the Customer's Account on the following calendar day. **(1) 新台幣存款之利息，以一年 365 天為基礎，外幣存款之利息，以一年 360 天為基礎，按實際天數就每月「帳戶」內之每日平均餘額計息。利息將於每年六月三十日及十二月三十一日結算(遇假日則移至前一營業日)，並於次日曆日入帳。**
Internet Banking 網路銀行

產品名稱 Product Name	收費項目/期間 Item/Period	計費單位 Unit	收費/計息方式 Type	收費標準 Standard Pricing
CitiDirect 網路銀行	系統維護 System Maintenance	網銀站點/每月 Per Client Definition/Per month	月底計收 Month end charge	美金 100 元或新台幣 3,200 元 USD 100 / TWD 3,200
CitiConnect for File + CitiDirect 網路銀行	系統維護 System Maintenance	每月/Per Month	月底計收 Month end charge	美金 200 元或新台幣 6,400 元 USD 200 / TWD 6,400
CitiConnect for File + CitiConnect for SWIFT CitiConnect ERP Integrator + CitiDirect 網路銀行	系統維護 System Maintenance	每月/Per Month	月底計收 Month end charge	美金 250 元或新台幣 8,000 元 USD 250 / TWD 8,000
CitiConnect New Connection	系統建置費用 Implementation Fee	每一連線 Per Connection	建置完成後一次計收 When implemented	美金 4,000 元或新台幣 128,000 元 USD 4,000 / TWD 128,000
CitiConnect Add on Setup	新增付款方式 Add-on service	每一付款方式 Per payment type	建置完成後一次計收 When implemented	美金 1,000 元或新台幣 32,000 元 USD 1,000 / TWD 32,000
CitiConnect API 總量計費 Volume based fee schedule	系統維護 System Maintenance	呼叫次數 (不含交易) / 每月 API Call except payment initiation/Per month 少於 Less than 2,000	月底計收 Month end charge	美金 200 元或新台幣 6,400 元 USD 200 / TWD 6,400
		呼叫次數 (不含交易) / 每月 API Call except payment initiation/Per month 介於 2,000 到 to 20,000	月底計收 Month end charge	美金 2,000 元或新台幣 64,000 元 USD 2,000 / TWD 64,000
		呼叫次數 (不含交易) / 每月 API Call except payment initiation/Per month 介於 20,000 到 to 200,000	月底計收 Month end charge	美金 5,000 元或新台幣 160,000 元 USD 5,000 / TWD 160,000
		呼叫次數 (不含交易) / 每月 API Call except payment initiation/Per month	月底計收 Month end charge	美金 7 ,000 元或新台幣 224,000 元 USD 7,000 / TWD 224,000

		介於 200,000 到 to 350,000		
		呼叫次數 (不含交易) / 每月 API Call except payment initiation/Per month 大於 greater than 350,000	月底計收 Month end charge	美金 20,000 元或新台幣 640,000 元 USD 20,000 / TWD 640,000
CitiConnect API 論次計費 Call based fee schedule	API 呼叫次數 calls ≤ 2,000/月 month	呼叫次數 (不含交易) / 每月 API Call except payment initiation/Per month 少於 Less than 2,000	月底計收 Month end charge	美金 200 元或新台幣 6,400 元 USD 200 / TWD 6,400
	2,000/mo < API 呼叫次數 calls ≤ 10,000/mo	每一 API 呼叫 Per API call	月底計收 Month end charge	美金 0.15 元或新台幣 4.80 元 USD 0.15 /TWD 4.80
	10,000/mo < API 呼叫次數 calls ≤ 200,000/mo	每一 API 呼叫 Per API call	月底計收 Month end charge	美金 0.10 元或新台幣 3.20 元 USD 0.10 / TWD 3.20
	200,000/mo < API 呼叫次數 calls ≤ 350,000/mo	每一 API 呼叫 Per API call	月底計收 Month end charge	美金 0.05 元或新台幣 1.60 元 USD 0.05 / TWD 1.60
	API calls 呼叫次數 > 350,000/mo	每一 API 呼叫 Per API call	月底計收 Month end charge	美金 0.03 元或新台幣 0.96 元 USD 0.03 / TWD 0.96
Safeword card 動態密碼卡 *將在 CitiDirect App 軟體動態密碼功能啟用後開始計收 Fee will be effective upon CitiDirect App mobile token activated	核發新卡 Issuance of New Cards	每一張新卡 Per Card	月底一次計收 Month end one off charge	美金 75 元或新台幣 2,400 元 USD 75 / TWD 2,400
	系統維護 System Maintenance	每一張現有卡片/每月 Per Existing Card/Per month	月底計收 Month end charge	美金 10 元或新台幣 320 元 USD 10 / TWD 320
電文發送 SWIFT MESSAGE (MT940/942/950/900/910)	電文發送費 SWIFT Delivery Fee	每一帳號每月 Per Account / Per month	月底計收 Month end charge	美金 40 元或台幣 1280 元 USD 40 / TWD 1,280
網路銀行系統整合 System Integration Project	專案建置費 Project Implementation Fee	每一專案 Per Project	專案完成後一次收取 One off charge upon project completion	依專案複雜度及時程與客戶合意後定價，一年內之專案以 USD 10,000 / TWD 320,000 為上限 According to project complexity, the fee will be agreed by the bank and the client that does not exceed USD10,000/TWD320,000

VII. TTS Consolidated Security Procedures 財金暨貿易金融事業群整合安全程序

As referenced in the Communications section of the Master Account and Service Terms (MAST), or other applicable account terms and conditions that have been entered into between the Customer and the Bank, the following describes the security procedures (Procedures) used by Citi Treasury and Trade Solutions (TTS) in connection with the following Services or connectivity channels.

如同於帳戶及服務主條款之通訊章節所述、或顧客與本行間所簽署其他適用的帳戶條款及條件，以下篇幅將說明花旗財金暨貿易金融事業群就下列服務或連結管道所使用之安全程序（下稱「本程序」）。

- CitiDirect BE® (including Electronic Bank Account Management [eBAM]), TreasuryVision®, and WordLink®).
  CitiDirect BE®（包括電子銀行帳戶管理、TreasuryVision®及 WordLink®）。
- Interactive Voice Response (IVR)
  互動語音回應
- Email/fax with the Bank, excluding Manually Initiated Funds Transfer (MIFT)
  向本行寄發電子郵件 / 傳真，但不包含人工指示交易
- CitiConnect®
- Other local electronic connectivity channels
  其他當地的電子通訊管道

Availability of the Services or connectivity channels will vary across local markets. These Procedures may be updated and advised to the Customer by electronic or other means from time to time. The Customer's continued use of any of the above-noted services or connectivity channels after being advised of updated Procedures (which may include, but is not limited to, the posting of updated Procedures on CitiDirect BE® in connection with the service or connectivity channel) shall constitute the Customer's acceptance of such updated Procedures. These Procedures are to be read together with the MAST as such MAST may be amended from time to time. Capitalized terms not otherwise defined herein shall have the meanings ascribed to them in the MAST.

根據當地市場的不同，可用之服務和通訊管道可能會不同，因此本程序得隨時更新，並向顧客以電子或其他方式予以通知。顧客如於接受本程序之更新通知（包括但不限於於 CitiDirect BE®之服務或連結管道相關之程序更新）後，仍繼續使用上述任一服務或連結管道，則視為其接受該等更新之程序。本程序應與帳戶及服務主條款一併閱讀，因帳戶及服務主條款可能隨時修訂。專有名詞如未於本文件另有定義，應與其於帳戶及服務主條款中之定義相同。

當採用花旗銀企直連(Host to Host) 或花銀企直連應用程式介面服務(Application Programming Interface，API)須遵循金融機構辦理電子銀行業務安全控管作業基準，安全程序要求如下:

When Customer adopt the service of Host to Host connectivity or Application Programming Interface (API) from the Bank, the Security Procedures requirement set by the “GUIDELINES FOR SECURITY MEASURES OF FINANCIAL INSTITUTIONS FOR ELECTRONIC BANKING SERVICES” in below need to be followed.

顧客內部系統(如 ERP，TMS…)對於交易再確認機制(付款指示傳送花旗前的簽章加密作業)應採用非我國憑證機構通過 WebTrust 或 ETSI 認可具密碼保護且可應用於法人金融交易簽章之憑證，並使用安全元件(Secure Element)、可信賴執行環境(Trusted Execution Environment)、安全載具(如動態密碼產生器)或增強防護機制之行動裝置應用程式軟硬體，以保護敏感資料 (例如憑證金鑰)，以降低顧客因於不安全執行元件及環境中作業所產生之交易風險。

Transaction re-confirmation mechanism (payment instruction digital signing and encryption process) used by Customer’s internal systems (such as ERP, TMS etc.) should use the certificate with signing and encryption capabilities issued by WebTrust or ETSI certified certificate authority that is applicable for legal entity to conduct financial transactions. Use Secure Element, Trusted Execution Environment, secure token (such as dynamic password generators), or mobile device application software and hardware with enhanced protection mechanisms to protect sensitive information (such as certificate keys), so as to reduce the Customer's transaction risk arising from the operation.

A. Security Manager Roles and Responsibilities*
安全控管經理之角色及職責*

For the applications accessible in CitiDirect BE®, the Bank requires two separate individuals to input and authorize instructions; therefore a minimum of two Security Managers is required. Any two Security Managers, acting in concert, are able to give instructions and/or confirmations through the connectivity channels in relation to any Security Manager function or in connection with facilitating communication via the Internet. Any such Communications, when authorized by two Security Managers, will be accepted and acted on by the Bank. The Bank recommends the designation of at least three Security Managers to ensure adequate backup. The Customer shall designate its Security Managers on the TTS Channels Onboarding Form. A Security Manager of the Customer may also act as the Security Manager for a third party entity (for instance, an affiliate of the Customer) and exercise all rights relating thereto (including, without limitation, the appointment of users for that third party entity’s Account(s)), without any further designation, if that third party entity executes a Universal Access Authority form granting the Customer access to its Account(s). This only applies in relation to Account(s) covered under the Universal Access Authority form.

為使應用程式可於 CitiDirect BE®使用，本行要求您須配置兩名獨立人員輸入並授權指示，因

此至少須有兩名安全控管經理。兩名安全控管經理係共同行動，且均能藉由網際網路，透過與任何安全控管經理之職能或促進通訊相關之連結管道，提供指示及 / 或確認。任何該等通訊經兩名安全控管經理授權後，本行將接受並予以執行。本行建議，為確保有充足代理人員，顧客至少應配置三名安全控管經理。顧客應於財金暨貿易金融事業群之網路銀行平台啟用申請書，指定其安全控管經理。若第三方團體同意顧客所簽之帳戶使用授權書，則顧客之安全控管經理可能在沒有特別任命下，同時擔任第三方團體的安全控管經理(例如顧客的關聯公司)並行使與此有關的所有權力(包含但不限制於，委派第三方團體的帳號使用者)。這裡僅適用於帳戶使用授權書內所涵蓋之相關帳戶。

*Security Manager Roles and Responsibilities may be prohibited in certain local market. Please contact your Customer Service representative for further information 在某些地方市場，安全控管經理之角色與職責可能被禁止，請聯繫您的客服人員以獲得近一步資訊。

The Security Manager function includes, but is not limited to:
安全控管經理的職能包括但不限於：

1. Establishing and maintaining the access and entitlements of users (including the Security Managers themselves), including activities such as:
   建立並維護用戶（包括安全控管經理自身）使用權限及應有權利，包括以下行動：

   a. Creating, deleting or modifying User Profiles(including Security Manager Profiles) and entitlement rights (please note that user name must align with supporting identification documents),
      產生、刪除或修改用戶資料(包含安全控管經理)及應有權利（請注意，顧客名稱必須與支持的身分證明文件一致）。

   b. Building access profiles that define the functions and data available to various users,
      建立使用權限資料，此使用權限資料定義給不同用戶之功能及可得的資訊。

   c. Enabling and disabling user log-on credentials.
      啟用及禁用用戶登入驗證資訊。

2. Creating and modifying entries in Customer-maintained libraries (such as preformatted payments and beneficiary libraries) and authorizing other users to do the same.
   於顧客維護之資料庫（例如事先製作格式之付款及受益人資料庫）創設並修改各項目，並授權其他用戶亦可創設並修改項目。

3. Modifying payment authorization flows.
   修改付款授權流程。

4. Allocating dynamic password credentials or other system access credentials or passwords to the Customer's users.
   將動態密碼驗證資訊或其他系統使用驗證資訊或密碼分配給顧客之用戶。

5. Notifying the Bank if there is any reason to suspect that security has been compromised.
   若顧客有理由懷疑用戶安全發生問題時，應通知本行。

Security Managers also assign transaction limits to users for those Bank products to which the Customer has access. These limits are not monitored or validated by the Bank. Customer should monitor these limits to ensure compliance with Customer’s internal policies and requirements, including but not limited to, those established by the Customer’s Board of Directors or equivalent.
安全控管經理亦得就顧客可使用之本行產品，對用戶採取交易限制。就該等限制，本行不會加以監控或驗證。顧客應自行監控該等限制，以確保交易能遵循顧客內部政策及規範，包括但不限於顧客董事會（或相當管理組織）所建立之政策及規範。

Specifically related to the eBAM Application, the following roles are required:
尤其就電子銀行帳戶管理之應用程式，以下角色係為必要：

The initial setup on the eBAM Service requires the designation of three Security Officers and one Corporate Secretary. Two separate Senior Administrative Roles act in concert as maker/checker to set up and assign User function/data entitlements and Workflows. These arrangements are not monitored or validated by the Bank. Workflows and User activity are monitored by the Customer to ensure compliance with Customer’s (and Account Owners’) internal policies, requirements, and authorization and approval levels, including but not limited to those established by the Customer’s (and Account Owners’) Board of Directors or equivalent governing body.
為完成電子銀行帳戶管理服務之初始設置，您必須指派三名安全人員及一名公司秘書。兩名獨立資深行政人員應作為經辦人員／覆核人員一同行動，以設置並分配用戶功能／資料之應有權利及工作流程。就前述安排，本行並不會予以監控或驗證。工作流程及用戶活動，係由顧客監控，以確保遵循顧客（及帳戶持有人）之內部政策、規範、及授權及核准層級，包括但不限於顧客（及帳戶持有人）董事會（或相當管理組織）所建立之政策、規範、及授權及核准層級。

The following roles are required for the eBAM Service:
為使用電子銀行帳戶管理服務，以下角色係為必要：

1. **Security Officers**: Fulfil functions described in 1. a-c above within the roles of Security Managers.
   安全人員：執行於上開第 1 項第 a 至 c 款所述、於安全控管經理角色範圍內之職能。

2. **Corporate Secretary**: Ensures that Workflows, Users’ setup as Designated Authorizers, and their assignments to Workflows meet internal policies, requirements, authorization

and approval levels, as established by the Customer's (and Account Owners') Board of Directors or equivalent governing authority.

公司秘書：確保工作流程、用戶設置為指定授權人，並確保其對工作流程之任務指派係遵循顧客（及帳戶持有人）董事會（或相當管理組織）所建立之內部政策、規範、及授權及核准層級。

3. **Designated Authorizers**: Have broad, senior authority to initiate and authorize Workflow activities.

   指定授權人：具有廣泛且資深的權限，可啟動並授權工作流程活動。

4. **Request Initiators**: Individuals authorized to perform administrative activities such as entering account and signer management requests into the eBAM system.

   請求啟動人：獲授權執行行政活動之人，包括於電子銀行帳戶管理系統中輸入帳戶及簽署人管理請求。

The Security Officers, Corporate Secretary, and Designated Authorizers are responsible for:
安全人員、公司秘書及指定授權人係負責下列事項：

1. Defining and administering hierarchy setup and site/flow control, such as establishing Workflows and identifying Users and levels of approval.

   定義並管理階層設置及站台／流程控管，例如建立工作流程並辨識用戶及核准層級。

2. Creating additional Senior Administrative Roles and appointing Users thereto (who may or may not be employed by the Customer).

   設立額外資深行政人員並指派用戶予該人員（該用戶可能由或可能非由顧客所聘僱）。

3. Notifying the Bank if there is any reason to suspect that security or confidentiality of any User (including Senior Administrative Roles) credential have been breached or compromised.

   若顧客有理由懷疑用戶（包括資深行政人員）之安全或機密性有所違反發生問題時，請通知本行。

4. Where relevant, completing, amending, approving and/or supplementing such Customer implementation forms as may be reasonably requested by the Bank from time to time in connection with the provision of services and/or products to the Customer.

   於相關情形下，就服務及／或產品對顧客之提供，本行得隨時合理請求顧客完成、修改、核准及／或補充該等顧客執行表格。

B. Authentication Methods
驗證方式

The Procedures include certain secure authentication methods (Authentication Methods), which are used to uniquely identify and verify the authority of the Customer and/or any of its users, typically through mechanisms such as User ID/password pairs, digital certificates, and security tokens (deployed via hardware or software), which generate a dynamic password used to access the services or connectivity channels each time the Customer or a user logs in or authenticates themselves. Please note that availability of the Authentication Methods described below varies based on local markets.

本程序包括某些安全驗證方式（下稱「驗證方式」），係用於辨識並驗證顧客及 / 或其任何用戶之權限，通常透過用戶識別碼 / 密碼組合、數位憑證及安全代碼（security tokens）（係透過硬體或軟體建制）等機制進行驗證；於顧客或用戶登入或進行自我驗證時，安全代碼將產生一組動態密碼，用來使用服務或連結管道。請注意，以下所適用的安控認證機制依當地市場而有所不同。

Security Managers and all users who want to (a) initiate or approve transactions (and whose User Profile permits them to do so) and/or (b) access the systems in accordance with entitlements must use the available Authentication Methods (which may be updated from time to time as described above).

安全控管經理及所有用戶，如依其應有權利擬 (a) 啟動或核准交易（且及用戶資料允許其如此辦理）及 / 或 (b) 根據權限使用系統，則必須使用可得的驗證方式（如上所述，其可能隨時更新）。

The following Authentication Methods are available to access the above-noted services or connectivity channels in combination with a User ID:

如使用用戶識別碼，擬使用上述服務或連結管道，可採取以下驗證方式：

Authentication Method **驗證方式**	**Description** **描述**
Token: Challenge Response 安全代碼：問題回應	Either a (i) mobile-application-based soft token (e.g. MobilePASS) or (ii) physical token (e.g. SafeWord Card, Vasco) which in each case is used to generate a dynamic password after authenticating with a 4-digit PIN. When accessing CitiDirect BE®, the system generates a challenge, and a response passcode is generated by the utilized token and entered into the system. 為 (i) 以手機應用程式為基礎之軟體代碼（例如 MobilePASS）或 (ii) 實體代碼（例如 SafeWord 卡、Vasco）；於上述任一情形，以四位數個人識別碼（PIN）進行驗證後，代碼將用以產生一組動態密碼。於使用 CitiDirect BE®時，系統將產生一個問題，而所使用的代碼將產生一組回應密碼，用戶再將其輸入於系統中。

Token: One Time Password 安全代碼：一次性密碼	Either a (i) mobile-application-based soft token (e.g. MobilePASS) or (ii) physical token (e.g. SafeWord Card, Vasco) which is used to generate a dynamic password after authenticating with a 4-digit pin. This dynamic password is entered into the system to gain access. 為 (i) 以手機應用程式為基礎之軟體代碼（例如 MobilePASS）或 (ii) 實體代碼（例如 SafeWord 卡、Vasco）；於上述任一情形，以四位數個人識別碼（PIN）進行驗證後，代碼將用以產生一組動態密碼。輸入該動態密碼，以取得使用權。
SMS One-Time-Code 簡訊一次性驗證碼	A dynamic password is delivered to a user via SMS, after which the user enters the dynamic password and a secure password to gain access to the system. 一組動態密碼係透過簡訊傳送給顧客後，用戶輸入該組動態密碼及一組安全密碼，以取得系統使用權。
Voice One-Time-Code 語音一次性驗證碼	A dynamic password is delivered to a user via an automated voice call, after which the user enters the dynamic password and a secure password to gain access to the system. 一組動態密碼透過簡訊傳送給顧客後，用戶輸入該組動態密碼及一組安全密碼，以取得系統使用權。
MultiFactor Authentication MultiFactor 驗證	A dynamic password is generated via a SafeWord Card or MobilePASS token, after which such dynamic password is entered along with a secure password to gain access to the system. 透過 SafeWord 卡或 MobilePASS 代碼產生一組動態密碼後，用戶輸入該組動態密碼及一組安全密碼，以取得系統使用權。
Digital Certificates 數位憑證	A Digital Certificate, which is used for authentication, is issued by an approved Certificate authority. Digital Certificates utilize a Key Storage Mechanism and a corresponding PIN, and may be issued by IdenTrust, SWIFT (3SKey) or other agreed-upon providers. 用於驗證之數位憑證，係由一受認可之憑證授權單位核發。數位憑證採用一密碼儲存機制及一相對應的 PIN，且可以由 IdenTrust、SWIFT（3SKey）或已同意之其他供應商所核發。
Secure Password 安全密碼	A user enters his or her secure password to access the system. A secure password typically limits a user’s capabilities on the system, such that information can be viewed and no transaction capabilities are enabled. 用戶輸入其安全密碼，以取得系統使用權。安全密碼通常限制用戶於系統內之功能，使用戶可檢視資訊，且不會啟用任何交易功能。

Interactive Voice Response ("IVR") & email 互動語音回應及電子郵件	Users contacting the bank will be prompted to enter a PIN number or to provide other information to validate authorized access over the phone or email. 用戶與本行連絡時，必須透過電話或電子郵件輸入一組 PIN 碼，或提供其他資訊，以驗證獲授權之使用權。
Fax 傳真	Correspondence received by the Bank, excluding MIFT requests, will be signature verified based on the information that is contained in the Customer's board resolution. 就本行收受之往來傳真（不含人工啟動轉帳請求），將依顧客董事會決議所載之訊息，進行簽名驗證。
MTLS 強制傳輸層安全協議	Mandatory Transport Layer Security (MTLS) creates a secure, private email connection between Citi and the external party. An email transmitted sent using this channel is sent over the Internet through an encrypted TLS tunnel created by the connection. 強制傳輸層安全協議為花旗與外部團體間建立一個私人且安全的電子郵件通訊。使用這個管道發送的電子郵件會被由此管道所創建的 TLS 加密渠道所傳送。
Secure PDF 安全的 PDF 文件	Encrypted emails are delivered to a regular mailbox as a PDF Document that is opened by entering a private password, both the message body and any attached files are encrypted. A private password can be set up upon receipt of the first Secure Email received. 加密電子郵件(訊息本身以及所有附加檔案皆會被加密)會以 PDF 文件的形式寄送到一般信箱中，且此 PDF 只能藉由輸入私人密碼的方式打開。當收到第一份安全電子郵件後，可以設置私人密碼。

Please note that availability of the authentication methods described above varies based on local markets. To learn more about any of these authentication methods, please refer to the CitiDirect BE® Login Help page at:

請注意，上述驗證方式是否可供使用，仍依當地市場而有所差異。欲瞭解更多驗證方式，請參考 CitiDirect BE®登入幫助頁面，網址為：

https://portal.citidirect.com/portalservices/forms/loginHelp.pser

For CiticConnect®

針對 CitiConnect®

- If the Customer chooses to use a public Internet connection to connect to Citi, including HTTPS, secure FTP, and FTPs, the Bank and the Customer will exchange security certificates to ensure both the communication channel and the messages exchanged are fully encrypted and protected. The Bank will only accept Communications originating from the Customer's secured channels using the exchanged security certificates, and vice versa, and the Bank will only transmit Communications to the Customer's using the exchanged security certificates.

  如顧客選擇使用公開的網路管道(包含HTTPS、安全FTP或FTPs)建立通訊，則花旗和顧客間會以交換安全憑證的方式來確保通訊管道和訊息的傳送皆受到完整的加密與保護。花旗只接受來自客戶安全憑證下之通訊管道所傳送的資訊，反之亦然，花旗同樣只會經由此管道傳送資訊給顧客。

- If the Customer chooses to use CitiConnect® via SWIFT, then for any payment orders and instructions involving SWIFT, including amending or cancelling such orders, the Procedures that will be used to authenticate that a payment order or instruction is that of the Customer and authorized by the Customer shall be those as provided for in the SWIFT Contractual Documentation (as such term is defined by SWIFT and as may be amended or supplemented from time to time) which includes without limitation its General Terms and Conditions and FIN Service Description or as set forth in any other terms and conditions that may be established by SWIFT. The Bank is not responsible for any errors or delays in the SWIFT system. Communications to the Bank are to be provided in the format and type required and specified by SWIFT.

  如顧客選擇透過 SWIFT 使用 CitiConnect®，則就與 SWIFT 相關之任何付款指示及指示（包括修改或取消該等指示）而言，將用於驗證付款指示或指示是否為顧客所為，且經顧客授權之程序，應與 SWIFT 契約文件所規定之程序相同（該名詞係由 SWIFT 所定義之名詞，且得隨時修改或補充）；該契約文件包括但不限於其主條款及條件、FIN 服務說明、或 SWIFT 可能訂定之任何其他條款及條件。本行對 SWIFT 系統中任何錯誤或延遲均不負責。向本行所提供之通訊，須以 SWIFT 所規範及敘明之格式及型態為之。

- If using a VPN, both the Customer and the Bank will designate a single IP address from which Communications between the Customer and Bank will be sent and/or received. The Bank will only accept Communications originating from the Customer's designated IP address, and vice versa, and the Bank will only transmit Communications to the Customer's designated IP address, and vice versa.

  若使用 VPN，顧客及本行均將指定一組 IP 位址，顧客及本行間之通訊將透過此位址傳輸及／或接收。本行僅將接受自顧客指定之 IP 位址發出之通訊（反之亦然），且本行僅將傳輸通訊至顧客指定之 IP 位址（反之亦然）。

- The Customer and the Bank may also use a Hardware Security Module Authentication to accompany VPN Authentication. This requires the Bank and the Customer each to install a device on the servers designated for Communications between the Bank and the Customer.

顧客及本行亦可使用硬體安全模組驗證，來輔助 VPN 驗證。如需進行，本行及顧客均須於為本行及顧客間通訊所設計之伺服器上安裝一裝置。

The Bank requires:

本行要求如下：

- Customer's safeguarding of the Authentication Methods including any log-on credentials and/or security certificates associated with the Authentication Methods (collectively, the Credentials) and ensuring that access to and distribution of the Credentials are limited only to authorized persons of the Customer. The Authentication Methods and associated Credentials are the methods by which the Bank verifies the origin of Communications issued by the Customer to the Bank.

  顧客對驗證方式之防護係包括任何登入驗證資訊及／或與驗證方式相關之安全憑證（以下合稱「驗證資訊」），並確保驗證資訊之使用權及分配僅限於顧客之被授權人。驗證方式及相關驗證資訊為本行所採用而用以驗證顧客向本行發出之通訊來源的方式。

- The Customer should take all reasonable steps to protect the Credentials. Accordingly, the Bank strongly recommends that the Customer does not share the Credentials with any third party.

  顧客應採取所有合理措施，以保護驗證資訊。因此，本行強烈建議顧客不要對任何第三人\分享驗證資訊。

Certain jurisdictions may require individuals (and their corresponding credentials) to be identified as compliant with applicable anti-money laundering (AML) legislation requirements before granting access to perform certain functions.

部分國家可能規定，於其授予執行部分職能之權限前，個別人員（及其相對應之驗證資訊）必須被認定為遵循適用之反洗錢法規範。

The Bank understands that the Customer may, in some cases, wish to share the Customer’s Credentials with a third-party entity or service provider (including without limitation any third-party payroll provider) designated by the Customer to have access to the Customer’s Credentials (such third-party entity or service provider shall be referred to herein as an Authorized Third Party) for the purpose of accessing and utilizing CitiConnect® on the Customer’s behalf. In the event that the Customer elects to share its Credentials with an Authorized Third Party, the Bank strongly recommends that the Customer takes, and ensures that any Authorized Third Party takes, all reasonable steps to protect the Credentials from being disclosed to any non-Authorized Third Party personnel. The Bank is authorized to act upon any Communication that it receives from an Authorized Third Party on behalf of the Customer in compliance with these Procedures.

本行瞭解，於部分情形下，顧客擬向其所指定之第三方機構或服務供應商（包括但不限於任何第三方薪資供應者）分享驗證資訊，使其可使用顧客之驗證資訊（該等第三方機構或服務供應商，下稱「授權第三方」），以代表顧客存取並使用 CitiConnect®。如顧客選擇向授權第三方分享其驗證資訊，本行強烈建議顧客務必採取（並確保任何授權第三方採取）所有合理措施，以保護驗證資料不向任何非授權第三方人員揭露。本行被授權依顧客對其授權第三方遵照本程序而代表顧客所發出之任何通訊而行事。

C. Data Integrity and Secured Communications
資料完整性及安全通訊

- The Customer will be transmitting data to and otherwise exchanging Communications with the Bank, utilizing the Internet, email and/or fax, which are not necessarily secure communication and delivery systems. The Bank utilizes industry-leading encryption methods (as determined by the Bank), which help to ensure that information is kept confidential and that it is not changed during transit.
  顧客將資料傳輸給本行，並以其他方式（使用網際網路、電子郵件及／或傳真）與本行進行通訊往來，但上述方式並不一定為安全的通訊及傳輸系統。本行使用領先業界的加密方式（依本行決定是否採用），協助您確保資訊處於保密狀態，且資訊於傳輸過程不會遭變更。

- If the Customer suspects or becomes aware of a technical failure or any improper access to or use of the Bank's services, connectivity channels, or the Authentication Methods by any person (whether an authorized person or not), the Customer shall promptly notify the Bank of such occurrence. In the event of improper access or use by an authorized person, the Customer should take immediate actions to terminate such authorized person's access to and use of the Bank's services or connectivity channels.
  如顧客懷疑或知悉發生技術問題，或任何人（不論是否為被授權人）不當存取或使用本行服務、連結管道或驗證方式，顧客應立即向本行通知此一情形。如係為被授權人不當存取或使用，顧客應立即採取行動，解除該人存取及使用本行服務或連結管道之權限。

- If Customer utilizes file formatting, encryption software (whether provided by the Bank or a third party) to support the formatting and recognition of the Customer's data and instructions, and acts upon Communications with Citi, then the Customer will use such software solely for the purpose for which it has been installed.
  若顧客使用檔案格式化及加密軟體（無論係由本行或第三方所提供），以協助格式化並辨識顧客資料及指示，並依與花旗的通訊行事時，顧客使用該等軟體之目的僅限於其安裝目的。

VIII. Conclusion 結論

Thank you for choosing Citi Treasury and Trade Solutions (TTS) for your cash management needs. Please feel free to contact your Citi relationship manager with any additional questions that you have regarding TTS services.

感謝您選擇花旗財金暨貿易金融事業群，以滿足您的現金管理需求。如您對財金暨貿易金融事業群服務有任何其他問題，請不吝聯絡您的花旗關係經理。

Treasury and Trade Solutions
citi.com/tts