

Global Billing: "Know Your Invoice"

A reference document on how to read your new enhanced invoice.

This section displays customer number at the invoice level. Invoice period start and end dates are specified and a system-generated invoice number is assigned.

Customer #: 123456789
 ABC Company
 Period: 01-Apr-2016 to 30-Apr-2016
 Invoice Date: 11-May-2016
 Invoice No.: 1123456789101

940 US
 Citibank NA
 388 Greenwich Street
 New York, NY 10013

Invoice Summary

This Invoice does not require a signature.

Previous Charge Due	(200.00) USD
Payments in Current Period	0.00 USD
Net Opening Position	(200.00) USD

This section displays charges due as of the last prior invoice, payments received in the current invoice period, and the resultant net opening position of charges due.

Current Period Charges	120.00 USD
Earnings Credits	(8.20) USD
Adjustments	35.00 USD
Total Charges Due	(53.20) USD

This section displays current period charges, earnings credits, adjustments to prior period charges, and the total charges due including the net opening position.

ABC Company
 480 Washington Blvd
 Jersey City, NJ 07310

Payment instructions for direct debit and remittance are shown in this section. For direct debit payments, your account number will appear. For remit payments, the remittance instructions will be appear.

Payment Instructions: No fees are currently due for this invoice. Please contact your Citibank representative with questions regarding your account.



Treasury and Trade Solutions

This section summarizes charges, fees charged for overdraft, earnings credit and adjustments for every account covered in this invoice. There will be a subtotal for each customer within this invoice.

Customer #: 123456789
ABC Company
Period: 01-Apr-2016 to 30-Apr-2016
Invoice Date: 11-May-2016
Invoice No.: I123456789101

Summary by Account
Customer: ABC Company #123456789

Accounts	Transaction Fee	Overdraft Fee	Earning Credits	Adjustments	Net Amount
12345678	70.00	0.00	(8.20)	85.00	146.80
87654321	0.00	50.00	0.00	(50.00)	0.00
Sub-Total	70.00	50.00	(8.20)	35.00	146.80
Total	70.00	50.00	(8.20)	35.00	146.80

Note: All amounts above are displayed in invoice currency USD.

Service Summary
Customer: ABC Company #123456789

Product Description Total	Invoice Total
Deposit Services	20.00 USD
Account Services	100.00 USD
Total Account Charges	120.00 USD
Total Current Period Charges	120.00 USD

This section displays a summary of all charges by Service (e.g., account services, funds transfer fees across all your accounts in this invoice). Adjustments are not included in this section.

This section will also show at an account level for all individual accounts included in this invoice.



Treasury and Trade Solutions

This section displays the detailed line items within each Service category, e.g., Cash/Check Deposit is a type of Deposit Service.

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ABC Company
Period: 01-Apr-2016 to 30-Apr-2016
Invoice Date: 11-May-2016
Invoice No.: I123456789101

Service Activity Detail

Customer: ABC Company #123456789

Product Description	Pricing Method	Unit Price	Volume	Charge	Total
Deposit Services					
Cash/Check Deposit	Unit Price	4.0000 USD	5	20.00 USD	20.00 USD
				Sub-Total	20.00 USD
Account Services					
Account Maintenance	Unit Price	50.0000 USD	1	50.00 USD	50.00 USD
Overdraft Interest Charges	Overdraft Interest	1.0000 USD	0	50.00 USD	50.00 USD
				Sub-Total	100.00 USD
Total Current Period Charges					120.00 USD

Any adjustments (e.g., ECR back value, EC Sharing, credits granted from previous invoices) are displayed in this section.

Prior Period Adjustment

Customer: ABC Company #123456789

Product Description Total	Adjustment Description	Charge	Total
Transfer Adjustment			
Earnings Credits Adjustment	EC Sharing	85.00 USD	85.00 USD
Earnings Credits Adjustment	EC Sharing	(45.00) USD	(45.00) USD
		Sub-Total	40.00 USD
Earnings Adjustment			
Earnings Credit	Credit Adjustment	(5.00) USD	(5.00) USD
		Sub-Total	(5.00) USD
Total Adjustments			35.00 USD

The above sections will show at an account level for all individual accounts included in this invoice.

Trending volumes month to month

Transaction Activity Journal
Customer: ABC Company #123456789

Product Description	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Deposit Services													
Cash/Check Deposit	0	0	0	5									5
Account Services													
Account Maintenance	0	0	0	1									1
Overdraft Interest Charges	0	0	0	0									0

Customer #: 123456789
ABC Company
Period: 01-Apr-2016 to 30-Apr-2016
Invoice Date: 11-May-2016
Invoice No.: I123456789101

Account Balances and fees month on month

Balance Analysis/Account Summary
Customer: ABC Company #123456789

Description	January	February	March	April	May	June
Average Available Balance	0 USD	0 USD	24,000,000 USD	1,000,000 USD		
Prior Period Adjustment	0 USD	0 USD	0.00 USD	0.00 USD		
Corrected Balance	0 USD	0 USD	24,000,000 USD	1,000,000 USD		
Less reserves #	0 USD	0 USD	0.00 USD	0.00 USD		
Investable Balance	0 USD	0 USD	24,000,000 USD	1,000,000 USD		
Earning Credit Rate	0.00%	0.00%	0.01%	0.01%		
Earning Credit – Corrected	0.00 USD	0.00 USD	(200.00) USD	(8.20) USD		
Earning Credit – Original	0.00 USD	0.00 USD	(200.00) USD	(8.20) USD		
Fees for Services	0.00 USD	0.00 USD	0.00 USD	120.00 USD		
Adjustments	0.00 USD	0.00 USD	0.00 USD	35.00 USD		
Payments	0.00 USD	0.00 USD	0.00 USD	0.00 USD		
Total Charge Due	0.00 USD	0.00 USD	(200.00) USD	(53.20) USD		

These sections will show at an account level for all individual accounts included in this invoice.



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The Earnings Credit (EC) Details section applies to clients that are in the Earnings Credit Rate (ECR) Program. This section will show at the invoice level and display at the end of the client invoice.

EC Details
Customer: ABC Company #123456789

Description	Current Invoice	Invoice Currency
Current Invoice Details		
Opening EC Position	(200.00)	USD
Avg. Positive Available Balance	1,000,000.00	USD
Earnings Credit Rate	0.01%	
EC Generated	(8.20)	USD
EC Adjustment (Back-Value)	0.00	
EC Adjustment (Other)	(5.00)	USD
EC Total	(213.20)	USD

Opening EC Position: Total amount of earnings credits carried over from prior month.
Avg. Positive Available Balance: Average positive available balance for the current month.
Earnings Credit Rate: The earnings credits rate applies to the average positive average balances for the current month.
EC Generated: Earnings credits generated for the current month.
EC Adjustment (Back-value): EC adjustments occurs when the balance from prior month was adjusted and hence impacting the earnings credits applied from the prior month.
EC Adjustment (Other): Any credit or debit adjustment related to earnings credits.
EC Total: Total earnings credits available for the current month.

Current Period Charges	120.00	USD
Tax (if Applicable)	0.00	
Adjustment (Other) ¹	0.00	
EC Received from Other Invoices	0.00	
Offset to Current Invoice Fees	120.00	USD
Total Available EC for Sharing	(93.20)	USD
Additional Fees Offset	40.00	USD
EC Expiration	0.00	
Current EC Ending Position	(53.20)	USD

Current Period Charges: Total amount of fees due for the current month.
Tax (if Applicable): Total amount of taxes due for the current month (only applied to certain WE countries).
Adjustment (Other): Non-earnings credit adjustments (e.g. volume-based adjustments) for the current month.
EC Received from other Invoices: Total amount of earnings credits received from other invoices.
Offset to Current Invoice Fees: Total fees offset by earnings credits in the current invoice for the current month.
Total Available EC for Sharing: Total available earnings credits available to share with the same invoice from the previous months and/or other invoices for the current month.
Additional Fees Offset: Total amount of earnings credits shared with the same invoice from the previous months and/or other invoices for the current month.
EC Expiration: Total amount of earnings credits expired at the current month.
Current EC Ending Position: Total amount of earnings credits to be carried over to the next month.

		From Invoice	To Invoice	Invoice Rate
EC Sharing Details:				
Offset of Previous Fee Due				
From	To			
U.S., I123456789101	U.S., I11111111111	5.00 USD	(5.00) USD	1.000000
U.S., I123456789101	U.S., I22222222222	10.00 USD	(10.00) USD	1.000000
Offset of Current Fees Due				
From	To			
U.S., I123456789101	Amsterdam, I33333333333	10.00 USD	(8.90) EUR	0.890000
U.S., I123456789101	London, I44444444444	15.00 USD	(9.75) GBP	0.650000
Total		40.00 USD		

¹ Please be advised that the Adjustment (Other) represents non-earnings credit adjustments (e.g., Volume-based Adjustments such as Disbursements) and may not be reflected in the earnings credit-specific sections (e.g. Offset of Current Invoice Fees, Total Available EC for Sharing, Additional Fees Offset, EC Expiration, Current EC Ending Position and EC Sharing Details).

EC Sharing Details: This section displays the details of the applications of the Earnings Credit Rate (ECR) program for the current month, including the earnings credits received from other invoices, shared to the same invoice from the previous months and/or shared to other invoices for the current month.

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