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CitiService
News

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Service Shortcuts:

Contact with CitiService:
tel.: 801 24 84 24; 22 690 19 81

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New standards for the processes used to apply for and manage Visa Business Debit and Credit Cards

We remind that **applications for the issuance of Business Cards should be filled and card management activities should be carried out via the CitiManager platform using the modules: OLA (On-line Application – apply for cards online) and OLM (Online Maintenance – online card management).**

Starting from November 2, 2023, the standard application process to apply for Business Cards is On-line Application module (OLA) via CitiManager. As a result, card issuance in a different way, e.g. using a paper, PDF or eForms, is subject to a fee in accordance with the Fees and Commissions Table ("Non-standard card issuance").

And for card management, effective from November 2, 2023, the standard will cover CitiManager and the OLM module, as well as PDF orders and eForms orders, (excluding paper form).

Every order, sent to the bank in paper format, will result in an additional fee being charged in accordance with the new Banking Commissions and Fees Tariff ("Fee for the processing of a User's instructions in paper format").

On November 30, 2023 the transitional period for the free-of-charge use of non-standard processes ended. From December 1, 2023, the use of non-standard processes became subject to the above-mentioned fees.

Detailed information on applying for a card can be found in the manuals available at [www.citibank.pl/poland/karty-biznes/en/section Program administrator Zone>Manuals](http://www.citibank.pl/poland/karty-biznes/en/section)

Additionally ahead of us the last of the series of training courses on the CitiManager platform, which we have been conducting since March 2023. Ask your Relationship Manager about the free workshops for Program Administrators – the closest ones will take place on:

December 13th (Wednesday) at 2:00 pm

We invite you to a ZOOM: https://citi.zoom.us/j/95049149011?pwd=WWVxcjFEdWZvN0ZUUUxURDRpOURTQT09

Meeting: 950 4914 9011

Password: 814660

Workshop will be held in Polish.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call **801 24 84 24 or +48 (22) 690 19 81**, or alternatively, you can write to: citiservice.polska@citi.com.

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Activities to simplify the account structure used to serve Visa Business Debit Cards

This message applies to clients who have Debit Cards settled on more than one account and use the Application for Issuance of a Visa Business Debit Card with the simultaneous opening of an account for the card for agreements signed until April 30, 2021.

From November 2, 2023, the standard account structure for Debit Cards is a structure in which all card transactions are charged to one account. Card programs operating in other configurations, e.g. where each card settled in a separate account or in other structures, should be transferred to the standard structure and auxiliary accounts should be closed.

The above change results from the fact that only the structure where all cards are settled in one account makes it possible to handle them in accordance with the new standard of applying for cards using the CitiManager system and the OLA module.

In order to switch to the target standard structure (all cards connected with one account) please send us a written instruction (PDF or eForms) and:

- indicate one of the bank accounts (opened under the Bank Account Agreement) that will ultimately serve as an account for settlement of Debit Card transactions,

- disposal to close the other accounts previously used to service Debit Cards; all cards in your possession will be transferred to the indicated account without affecting the continuity of their service and operation.

Below we present the answers to the key questions about the structure where all cards are charged to one account.

(?) Will Card Holders be able to use all funds on the account to which all the cards are linked?

No. Each Visa Business Debit Card has an individual limit and it is not possible to use funds from the account in excess of such limit. In addition, the Debit Card Holder has no access to see the account balance. Limit management is possible in CitiManager in real time via the OLM module.

(?) After all the cards are connected with one account, will the Program Administrator still be able to generate reports for individual Card Holders?

Yes. The CitiManager platform has an option to generate reports for each Card Holder separately, even if all the cards are linked to one account.

(?) What happens if the available card limit is higher than the available account balance?

The Card Holder will not be able to make a transaction because, regardless of the card limit, there must also be funds available in the account in an amount sufficient to make the transaction.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call **801 24 84 24 or +48 (22) 690 19 81**, or alternatively, you can write to: citiservice.polska@citi.com.

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Change of the company representing Citi in the shareholding of Bank Handlowy w Warszawie S.A.

As a result of the amended legislation and after obtaining necessary regulatory approvals, the company representing Citi in the shareholding of Bank Handlowy w Warszawie S.A. has changed.

This does not affect the bank's operations nor does it require any activity on the part of its clients.

According to the new regulations, banks belonging to non-EU capital groups must establish a so-called Intermediate Parent Undertaking (IPU) in the EU.

This has led to a change in the company representing the majority shareholder of Bank Handlowy w Warszawie S.A. from Citibank Overseas Investment Corporation, based in the U.S., to Citibank Europe PLC, based in Ireland.

(The obligation for shareholder change derives from Article 21b of Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms and Article 42g of the Banking Law of 29 August 1997).

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Be vigilant and protect your business from fraud during holiday season!

Recently, we have been observing a significant increase in fraud events. Activity of scammers traditionally increases over the holidays. **Therefore, below are some recommended good practices, that will help protect your company from a cyberattack:**

- use dual approval

- make backups

- restrict access, grant it only to those who really need it

- restrict employees access to private email and social media accounts

- create a procedure in case of a cyberattack

- watch out for messages from strangers, always verify the sender

- avoid connecting to open Wi-Fi networks

What to do in the event of fraud?

- act quickly - in situations bearing signs of fraud, every minute counts;

- use the word FRAUD - if you have noticed an event that looks like fraud, do not be afraid to use the word FRAUD. Do not use the phrase "potential fraud", "possible fraud". Not all organizations can respond quickly enough;

- notify your bank. Citi Handlowy will respond immediately. We will send communications to recipient banks and correspondent banks to block your funds. Contact us by phone 22 690 19 81 or by e-mail citiservice. polska@citi.com. Advisors are available Monday through Friday from 8:00-17:00. Outside of these hours, reports should be sent to the following e-mail address: alert.fraud@citi.com. It is also worth reporting the matter to the police;

- provide details . The beneficiary's bank will need clear details and a picture of the situation before it can act. Therefore, you must provide them to us.

If you want to learn more about how to avoid online threats - we invite you to the cybersecurity training >>

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Easier access to information means a better decision-making process – try new reports in CitiDirect!

Since May this year, we have been migrating our clients to the new version of the CitiDirect platform. **If you see new menu options marked (i) in the system, we encourage you to learn about them and actively use them. They are more intuitive, and, ultimately, in 2024, they will replace the old modules.**

Access to information is crucial. Reports presenting the desired scope of information in an appropriate time and format can significantly facilitate decision-making, as well as speed up and automate financial management processes. Access to functions related to reports may result from entitlements given.

The system's new reporting capabilities are highly rated by users who took part in our satisfaction and evaluation surveys of the new version of CitiDirect.

What should you pay attention to when using Reports in new CitiDirect?

The Reports and Analyzes menu in the new CitiDirect system has been completely redesigned. The Reports menu allows you to easily use dozens of predefined reports and run them with default criteria or enter your own.

You can easily access Reports run in the last 96 hours using "Design a New Report" directly from the landing page.

Users can generate reports known from the previous version of the system in a clear and transparent way. Smooth selection of categories, reports and their criteria allows you to efficiently obtain the necessary data from the system.

We can save each report parameter to reload it again manually. If the selected report turns out to be required on regular basis, customer can easily define automatic sending of the selected report to the indicated e-mail addresses.

What's new is the ability to create your own report from scratch. In a few simple steps, the user can choose its format, category, and arrange the report elements into a clear structure.

In December, we will conduct trainings on reports:

- During the first training, we will present the possibility of creating reports based on existing default reports. We will show you how to save reports for later manual generation. We will also show report creator in the new version of the CitiDirect system, through which each user can create their own report and share it with other employees of their company.

- Each report generation or file export in the CitiDirect system can be automated. During the second training, we will show you how to set selected automation time cycles as well as indicate the method of file delivery - downloading in the CitiDirect system, sending the file to an e-mail address or uploading the file to a designated location on the server.

Invitations to trainings will be sent by e-mail to users who are already using the new version of the system.

NOTE: The new version of CitiDirect electronic banking is made available successively, replacing subsequent CitiDirect BE modules – our earlier version of the system. Individual users can see the changes at different times and are informed about the date of the planned change individually via e-mail.
At the same time, considering the needs of our clients and to further improve the presentation and scope of information in reports, we plan to introduce additional changes in this area next year - we will inform you about it in the near future.

Want to learn more? The session on the new generation of the CitiDirect system has been included in the program of our periodic online training >> **We invite you to participate!**

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Hours of accepting orders by KIR on December 29, 2023

- In the ELIXIR system, the 1st and 2nd clearing sessions will be held according to the standard session settlement hours of the National Clearing House (settlement of the 3rd Elixir clearing session will not take place).

- Express Elixir transfers will be executed without any changes.

Detailed hours of accepting orders for execution by Citi Handlowy will be provided to you **in a special edition of the newsletter in December 2023.**

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Bank holidays:
December 2023 and January 2024

Please note below the days in **December 2023 and January 2024** when orders received on that day will be effected on the following business day due to a currency exchange holiday (i.e. a public holiday in a given country).

DECEMBER 2023	
1	AE, PT, RO
6	ES, FI
8	AT, ES, IT, PT
25	Christmas, AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, PT, RO, SE, SG, SI, SK, UA, US, ZA
26	Christmas, AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, RO, SE, SK, SI, ZA
27	BG, IE

JANUARY 2024	
1	New Year's Day, AE, AT, AU, BE, BG, CA, CH, CN, CY, CZ, DE, DK, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, JP, LT, LU, LV, NL, NO, PL, PT, RO, RU, SE, SG, SK, SI, TR, UA, US, ZA
2	CH, JP, RO, RU, SI, UA
3	JP, RU
4	RU
5	RU
6	Epiphany
8	JP, UA
15	US
24	RO
26	AU

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