



CitiService News

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CitiService News



Market Analyses



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Managing company finances from home? It's easy!



Choose **self-service** and see how many operations you can do yourself.

Remote work and the need to maintain social distance make us appreciate more the ability to manage our resources by ourselves.

Citi Handlowy provides a number of useful functions that allow you to decide about your bank account and our services without unnecessary formalities and having to contact the Bank. We would like to invite you to our **self-service** series. [Reset of the PIN code >>](#)

Euromoney Cash Management 2020 - again the Market Leader title for Citi Handlowy

It's already 7th year in a row Citi Handlowy was ranked 1st in the prestigious **Euromoney Cash Management 2020** ranking, winning the **Market Leader** title. This is an extremely important plebiscite for us, as the winner is selected on the basis of voices of the Clients who assess solutions in the area of transaction banking. We are grateful that in this specific, full of challenges year 2020 you have found the time to vote for Citi Handlowy. We consistently treat the high position in the ranking as a commitment and motivation for further work. However, in order for our solutions to effectively support processes in your company, mutual openness and trust are essential. **We would like to thank you wholeheartedly for this willingness to cooperate, involvement and inspiration.**

We obtained the title of Market Leader for the seventh time, which was a major challenge and we wanted to celebrate it in a special way. In this unique year of the bank's 150th anniversary, we decided to financially support the **#SilentHeroes** campaign, which focuses, among others, on helping paramedics. We funded a portable ultrasound device to equip an ambulance. The device enables precise testing for COVID-19 and raises the chance of survival of people with serious internal injuries - almost 200 people a day who need emergency intervention. It will be sixth portable ultrasound funded by the bank.

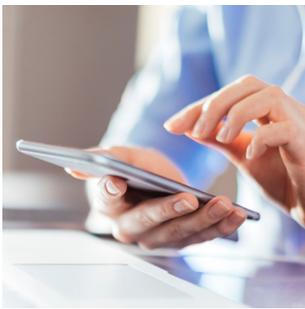
The results of the Euromoney Cash Management Survey 2020 confirm the strong position of Citi. Yet again, Citi took the first place in the category "Cash Management Market Leader" in the region of Africa, Central and Eastern Europe and on 12 markets. At the same time, just like in the previous edition of the ranking, the bank received one of the top rankings in the "Best Service" category in Africa, Central and Eastern Europe and in 15 countries.



No. 1 in the Euromoney Cash Management 2020 ranking
and again the Market Leader title for Citi Handlowy

★★★★★★ **7th time in a row!**

Thank you for your trust and support!



Citi® Payment Insights has an option to generate proof of payments

Last year we made available to you **Citi Payment Insights** - a new panel within CitiDirect BE. This tool will take you to a higher level in terms of payment service and liquidity management.

Citi Payment Insights enables an access to full information and gives control under outgoing and incoming payments on each stage, using a friendly panel from the level of electronic banking. **Citi Payment Insights** updates payment status and shows it with a visual tracking tool (tracker) in CitiDirect BE, making payments' monitoring as simple as tracking courier package.



Citi Payment Insights is based on **SWIFT gpi**, but thanks to the capabilities of the global Citi network it offers definitely more possibilities.

Citi Payments Insights has a functionality to generate proof of payments. Confirmations may be displayed, they can be saved on the computer's disc or sent by e-mail in the form of a document together with the relevant SWIFT messages. **We kindly ask you to use this option yourself, without need to wait or contact the bank. Time of preparation of proof of payments by bank employees has been extended to a maximum of 10 business days.**

How to learn more about **Citi Payment Insights** module which can make your daily work easier? We invite you to attend the online workshops. The calendar of cyclical trainings for CitiDirect BE is available on the registration [the website >>](#). There is a training dedicated to **Citi Payment Insights** (in Polish) - we invite you every Monday at 1:00 p.m

**In the world of business and finance,
only here and now matters.**

Citi® Payment Insights

Get much more than tracking payments under SWIFT gpi,
using global network and Citi know-how.

Start taking control of your payments today





SEPA Payments vs. EUR Foreign Payments Sent To Recipients in the European Union

Thank you very much for your trust and for choosing our Bank to make SEPA transfer orders. Lately, we have noted more SEPA payments carried out through our Bank. Please be reminded that in order to effectively make a SEPA order in our CitiDirect BE system, you should choose the SEPA payment method and fill out a form in accordance with the instructions below.

Pursuant to the European SEPA rules, the only admissible fee payment option is the „Shared” option - therefore, the Select Cost Option field cannot be used in CitiDirect BE for this type of orders.

All the instructions are included in the user's manual [CitiDirect BE - Payments >>](#)

Making SEPA orders by means of the Foreign Transfer payment method may result in the Bank's longer execution time due to the possibility of errors made by the user, which will require additional explanation. Therefore, we recommend that you use the special SEPA form.

These guidelines also refer to the import of payments from the financial and accounting systems to CitiDirect BE or CitiConnect. Given the fact that it is a system connection, we encourage you to contact our Technical Support Team whose consultants will explain to you how to properly set up your SEPA order import, so that there are no mistakes and extended order execution time.



CitiDirect BE self - administration - quickly, safely and... environment-friendly

CitiDirect BE self - administration feature is one of the tools which enables you to manage a bank account on your own, without additional documents exchange and the need to contact the Bank.

CitiDirect BE Security Manager is a function designated to a person in your company. CitiDirect BE Security Manager is able to manage users' profiles and their entitlements as well as authentication tools (token, MobilePASS) on your own, without the need to contact the Bank and send additional documents.

In order to ensure adequate support, it is necessary to designate at least two CitiDirect BE Security Managers, the Bank recommends designate three.

Entitlements of the CitiDirect BE Security Manager:

- Creates and deletes CitiDirect BE users
- Configuration and modification of user's entitlements
- Configure CitiDirect BE according to your own preferences
- Possibility to disable a user immediately, e.g. in the case of losing the SafeWord card
- Generates reports concerning users and its entitlements
- Managing authentication tools (token, MobilePASS)

Security Manager is allowed to manage the system without the need to fill in applications, wait for their execution and without the need to contact the Bank.

Benefits for your Company resulting from having the CitiDirect BE Security Manager function:

- **Saving time**
- **Security** - changes are made by two users, after every change, authorisation is required
- **Paperless operation**
- **Better control over operations in the CitiDirect BE**
- **Reduction of expenses: free confirmations of payments, entitlements reports, mt940 reports etc.**

Applications and materials:

[Designate CitiDirect BE Security Manager >>](#)

[CitiDirect BE User Guide >](#)

For more details, you can also contact a CitiService advisor.



CHOOSE SELF-SERVICE

Choose self-service and find useful CitiDirect BE features - reset of the PIN code

If a user forgets individual PIN code, it is possible to recover it (reset). It is effective only if the PIN of the token has not been previously changed by the user. The designated CitiDirect BE Security Manager may retrieve the PIN code without the need to contact the Bank.

[Please find out more \(Polish version only\) >>](#)

CitiDirect BE - online trainings

We have launched a programme of cyclical online trainings for CitiDirect BE electronic banking system users.

Trainings are conducted by qualified specialists and they address issues that are key from the point of view of those using the system on a daily basis.

Trainings have been prepared to show the operation and functionalities of CitiDirect BE step by step, helping the user to smoothly move around the system and use its capabilities.

Training topics cover a full range of issues, from basic features, such as logging into the system, to more advanced ones.

Training sessions are conducted in Polish, via the ZOOM platform.

[To register for a training, just visit our website >>](#)

Visit us soon!





List of COT for incoming and outgoing foreign payments

We are sending the updated list of cut-off times for handling foreign payments (COT) for acceptance and sending. We would also like to note that the hours of accepting foreign payments in GBP (British pound) have changed, now it is 2:00 p.m.

Below we present the list.

Export transfer (received) - realization in the current working day base on the confirmation that funds were receipt on Nostro account:

| | |
|---|------------|
| In the currency USD, EUR, CHF, HUF, NOK, RON, CZK | 3:30 p.m. |
| In the currency GBP | 2:00 p.m. |
| In the currency RUB, SEK, DKK | 10:20 a.m. |
| In the currency HRK | 12:20 p.m. |
| In the currency CAD | 3:00 p.m. |
| In the currency USD, EUR meeting STP criteria | 4:30 p.m. |
| The rest of currencies | 1:00 p.m. |

Import (ordered) transfers - execution under the condition of available funds on the customer's account:

| Currency | COT VDO | COT VD1, VD2 |
|------------|----------------------------|-------------------------------------|
| SEPA (EUR) | 3:00 p.m. | VD1 - 5:00 p.m. |
| USD | 3:00 p.m. | 5:00 p.m. |
| EUR | 3:00 p.m. | 5:00 p.m. |
| GBP | 12:30 p.m. | 5:00 p.m. |
| CHF | 12:00 p.m. | 2:30 p.m. |
| SEK | 10:15 a.m. | 2:30 p.m. |
| DKK | 12:30 p.m. | 2:30 p.m. |
| NOK | 12:30 p.m. | 2:30 p.m. |
| AUD | we do not realize with VDO | 2:30 p.m. |
| JPY | we do not realize with VDO | VD1 - 12:45 p.m. VD2 - 2:30 p.m. |
| CAD | 12:30 p.m. | 2:30 p.m. |
| KZT | we do not realize with VDO | VD1 - 12:45 p.m. VD2 - 2:30 p.m. |
| CNY | we do not realize with VDO | VD1 - 12:45 p.m. VD2 - 2:30 p.m. |
| HRK | 11:00 a.m. | 2:30 p.m. |
| CZK | 10:00 a.m. | 2:30 p.m. |
| HUF | 12:30 p.m. | 2:30 p.m. |
| ZAR | 12:00 p.m. | 2:30 p.m. |
| RUB | 10:20 a.m. | 2:30 p.m. |
| RON | 10:00 a.m. | 2:30 p.m. |
| TRY | 10:00 a.m. | 2:30 p.m. |
| BGN | 12:45 p.m. | 2:30 p.m. |
| PLN | 1:00 p.m. | 2:30 p.m. |



New Interest Rates Table

The [New Interest Rates Table >>](#) came into force from **January 29th, 2021**.



Bank holidays in February and March 2021

Please note below the days in **February and March 2021** 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).

| FEBRUARY | |
|----------|----------------|
| 8 | SL |
| 11 | CN, HK, JP |
| 12 | CN, HK, SG |
| 15 | CA, CN, HK, US |
| 16 | CN, LT, PT |
| 17 | CN |
| 23 | JP, RU |
| 24 | EE |

| MARCH | |
|-------|------------|
| 3 | BG |
| 8 | RU, UA |
| 11 | LT |
| 15 | CY, GR, HU |
| 22 | ZA |
| 25 | CY, GR |

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