



## CitiService News

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Market Analyses

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

### Euromoney Cash Management Survey 2021 - Vote Today

We are pleased to inform you that the Euromoney Cash Management Survey 2021 is open. You can cast your vote via the button below. It only takes a few minutes.

This is an opportunity to contribute to one of the world's leading surveys of our industry and have your say on the topics that matter. The survey is anonymous.

The feedback is important to us as we aim to constantly improve our cash management service and solutions.

Thank you for taking the time and for your continued business.

**The survey is available until 4<sup>th</sup> June 2021.**



Euromoney Cash Management Survey 2021

VOTE!

150 years  
of progress  
citi handlowy

### Corporate Credit Cards - change in the opening hours of the hotline for Card Holders

The opening hours of telephone customer service for Business Card Holders will change effective from July 1, 2021. **From that day on, the hotline will operate from 8:00 a.m. to 6:00 p.m., Monday through Friday, at the current number: +48 22 692 26 62.** The communication about the change will soon be to those who contact us through the hotline.

You can still submit an instruction to block your card after it has been lost or stolen 24/7, by phone or by email sent to [autoryzacja@citi.com](mailto:autoryzacja@citi.com).

At the same time, we encourage you to use remote channels, i.e.: Interactive Voice Responder, CitiManager platform and CitiManager application, which are available 24/7. These channels allow the Card Holder to easily activate a card, check the PIN number, the balance or the most recent transactions, among other things.

Our platform Your Card on the Move is still available to you on the website [kartybiznes.pl](http://kartybiznes.pl). There, you can find the current documentation for card products and user manuals for the CitiManager platform as well as a lot of useful information for Administrators and Card Holders.

If you have any questions, please contact Corporate Cards Service using the phone number dedicated to Program Administrators: phone: **+48 22 692 25 52** or email: [karty.obsluga.klienta@citi.com](mailto:karty.obsluga.klienta@citi.com).



## Prepaid Cards - change in the opening hours of the hotline for Card Holders

The opening hours of telephone customer service for Prepaid Card Holders will change effective from July 1, 2021. **From that day on, the hotline will operate from 8:00 a.m. to 6:00 p.m., Monday through Friday, at the current number.** The communication about the change will be available soon to those who contact us through the hotline.

You can still submit an instruction to block your card after it has been lost or stolen 24/7, by phone or by email sent to [autoryzacja@citi.com](mailto:autoryzacja@citi.com).

At the same time, we encourage you to use the Interactive Voice Responder, which is available 24/7. It allows the Card Holder to easily check the card balance or the most recent transactions, among other things.

If you have any questions, please contact Corporate Cards Service using the phone number dedicated to Program Administrators:  
phone: +48 22 692 25 52 or email: [karty.obsługa.klienta@citi.com](mailto:karty.obsługa.klienta@citi.com).



## CitiDirect BE® User Profile Updates

To further personalize digital banking experience and help our clients around the world comply with global regulations, in the incoming weeks we'll introduce validation to user names and new fields on CitiDirect BE.

### Users will be prompted to make updates to their CitiDirect BE User Profile, if:

- Fields in their User Profile do not comply with data requirements or
- User has an ID on other Citi applications and changes are made to User Profile details

If that's the case, upon a successful login to CitiDirect BE, user will be prompted to update the following fields in the CitiDirect BE profile: Name, Telephone and/or email fields.

### Data Requirements:

1. The Name fields (First, Middle and Last Name) will be restricted to A-Z, hyphen, period, & apostrophe characters only. Please ensure to enter your name as it appears in the official identity documents as this data will be used for verification and screening purposes to meet regulatory requirements
2. Nickname, Dept./Division, and User Role are optional fields with no character limitations and can be used as appropriate. Please note that the Nickname field is appropriate if you use a familiar name that is different from how your name may appear in your identity documents.
3. Email must have valid domains. Telephone numbers must include a separate country code, a varying length Subscriber number and optional extension.
4. You have an option to skip these mandatory updates only once and upon your next login, you will be required to make the appropriate changes before accessing CitiDirect BE.

If you notice a request for update when logging in, please validate your data as described above.



## Multi-currency account: one account - over 140 currencies

### **A simple way of making settlements with counterparties all over the world:**

It's worth to remember, that in the CitiDirect BE and CitiConnect system, you may now execute payments in over 140 foreign currencies directly from an account kept in PLN, EUR or USD. Anyone who has access to the CitiDirect BE or CitiConnect system may take advantage of a multi-currency account - no additional documentation is required.

### **Multi-currency account - benefits:**

- fast payments for providers in the local currency
- guarantee of the beneficiary's bank receiving the exact amount in the local currency
- no costs of service implementation, no additional documentation
- FX risk reduction - the exchange rate is set at the time of payment order
- no need to open currency accounts and keep funds in local accounts abroad
- fast access to current local regulations and rules of formatting settlements
- 19 currencies available through the CitiFX Pulse currency exchange platform

### **Reasons for making settlements in the counterparty's local currency:**

- improvement of business relationships
- faster settlements
- the option to expand the network of business contacts
- easier negotiation of terms and conditions of the contract due to:
  - releasing the counterparty from the FX risk  
(the exchange rate is not an element of contract negotiations)
  - making it easier for the counterparty to make settlements with local institutions
  - improving the process of incoming payment identification on the part of the counterparty

For the full list of currencies available as part of a multi-currency account, [go to >>](#)



## Regulatory requirements for the execution of SEPA payments and foreign payments to countries outside the European Economic Area

Pursuant to Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015, with respect to transfers from Poland to non-European Economic, the Bank will require more detailed information about the payer and the payee as compared to transfers within the EU, including full details of the payer (name and address) and full details of the beneficiary (name and address). Please pay special attention to these fields when initiating SEPA payments or foreign payments to countries outside the European



## 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. 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 >>](#)

Payments > Payment Initiation > Input New Outgoing

### Payment Initiation

Payment Method [Select Template](#)

\* Debit Account  
00 0000 0000 0000 0000 0000 - Firma

Account Name  
Firma Demo 2

Branch Name  
WARSAW CITIBANK

Debit Account Balance  
0.00 EUR  
05/18/2017, 17:42 PM

\* Payment Currency  
EUR - EMU EURO

Payment Amount

\* Payment Method  
SEPA

\* Payment Type  
Select  
Credit Transfer  
Credit Transfer - Same day

Remember these Selections

[Continue](#) [Clear All](#)

Select your transfer type:

- Credit Transfer - standard SEPA payment
- Credit Transfer - Same day - urgent SEPA payment

### SEPA Credit Transfer

Payment Details

Transaction Reference Number

\* Value Date  
05/19/2017

Customer Reference Number

Customer Batch Reference Number

Confidential

Mark this Payment as Important

Intra-Company

Remittance Information

Unstructured  Structured

Unstructured Remittance Information

Beneficiary Details

\* Beneficiary Name

Beneficiary Bank Routing Method  
SWIFT

\* Beneficiary Account Number

Beneficiary Address Line 1

Beneficiary Bank Routing Code

Beneficiary Bank Name

Beneficiary Country Name  
SELECT

Beneficiary Bank Address Line 1

Beneficiary Bank Address Line 2

Beneficiary Bank Address Line 3

Optional field, enter your payment details.

Enter here Beneficiary's name and address: PLEASE NOTE: The Beneficiary's name cannot be longer than 35 characters.

Enter Beneficiary's account in the IBAN format - in one sequence, with no spaces.

Optional field, you can enter here the SWIFT/BIC code of Beneficiary's Bank.

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.



## Citi® Payment Insights

We are pleased to remind that we have made **Citi® Payment Insights** - a new panel within CitiDirect BE - available to you. This is a new tool that enables access to full information and gives you control over outgoing and incoming payments at every stage. Citi Payment Insights updates payment status and shows it with a visual tracking tool (tracker) in in CitiDirect BE and CitiConnect, making payments' monitoring as simple as tracking courier package.



Citi Payment Insights gives much more than **SWIFT gpi**.



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 [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**



## Automation for incoming payments - reminder

In order to improve the quality of service and speed up the availability of our Clients' funds resulting from incoming payments to the account in currencies other than the account currency, we introduced an automatic process of posting these transactions to the account in accordance with the instructions.



CHOOSE SELF-SERVICE

## Choose self-service and manage CitiDirect BE authentication tools yourself, without the need to contact the Bank.

**Have you ever wondered how you could easily and conveniently use the CitiDirect BE system and, at the same time, manage authentication tools, such as MobilePASS mobile token or SafeWord card yourself?**

Specifically for Users who value independence and want to reduce the documents sent to the Bank to the minimum, we have launched **a new method of distribution of authentication tools (SafeWord cards and PIN)** to the Users of the CitiDirect BE system. The tools may be **ordered directly in the CitiDirect BE through a System Administrator designated in your Company, without the need to send a written instruction to the Bank.**

### Benefits:

- **limitation of paper documents** thanks to the possibility to order a SafeWord card and PIN directly in the system by an authorized System Administrator
- **shortening of the time to distribute the SafeWord cards and PIN** to Users - the SafeWord card will be sent by courier mail shortly after receiving the instruction from the System Administrator, PIN will be sent to an indicated User e-mail address

[You can find a short manual which presents step by step how the System Administrator can order a SafeWord card and PIN >>](#)

[You do not have a System Administrator to manage CitiDirect BE tools yourself? Designate such a person >>](#)

**You don't want to have to remember to always carry the SafeWord card with you? Do you want the login process to be quick and convenient? Please use the MobilePASS mobile token.**

With the **MobilePASS** application, logging into CitiDirect BE is convenient and secure. The solution combines the security of the SafeWord card - a trusted, strong and two-factor authentication - with the convenience of an option to generate dynamic passwords on a smartphone.

If you have MobilePASS app, you no longer need to carry a SafeWord card with you. You can additionally increase your security level by using the option of biometric authentication when logging into the CitiDirect BE mobile app, and soon also into the full version of the CitiDirect BE system.

[Find out more about why it is worth replacing a SafeWord card with a MobilePASS mobile token >>](#)

**Read more about MobilePASS in the August CitiService News!**



## Bank holidays in June and July 2021

Please note below the days in **June and July 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).

JUNE	
1	RO
2	IT
3	Corpus Christi Day, AT, DE, HR, PL, PT
14	AU, CN, HK, RU
16	ZA
17	IS
21	CY, GR, RO
22	HR
23	EE, LU
24	EE, LT
25	FI, SE, SL
28	UA

JULY	
1	CA, HK
5	CZ, SK, US
6	CZ, LT
14	FR
15	TR
19	AE
20	AE, SG, TR
21	BE, TR
22	JP, TR
23	JP, TR

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