



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 >>](#)



Funds transfers or foreign currency funds transfers to a beneficiary located in Tunisia or Bahrain

As mandated by the Regulators in Tunisia and Bahrain, clients making Tunisian Dinar (TND) and Bahraini Dinar (BHD) funds transfers or foreign currency funds transfers to a beneficiary located in Tunisia or Bahrain are now required to include a purpose code that is consistent with the reason for the payment. This change should be implemented as soon as reasonably possible to avoid the risk of rejections or delays.

TUNISIA

Purpose code should be provided in the following format:

1. **Prefix:** the line should start with / then use prefix REF/
2. **Purpose Code:** 4 numeric character purpose code depending on the nature of the payment
3. **Company Activity Sector:** 1 alphabet character to represent the Tunisian classification of activities.

Example: /REF/0511/C

BAHRAIN:

Purpose code should be provided in the following format:

1. **Prefix:** the line should start with / then use prefix REF/
2. **Purpose Code:** 3 character purpose code depending on the nature of the payment

Example: /REF/GDE



Making the CitiManager system available to all Administrators of Visa Business Debit Card Programs and changes in the documentation

We are pleased to inform you that, starting from September 2021, our bank will provide access to the CitiManager system to all Administrators of Visa Business Debit Cards.

CitiManager is a system that helps manage and monitor transactions and corporate cards issued by Citi Handlowy. We hope it will support you significantly during your everyday work.

What are the benefits to the card program Administrator of using the CitiManager system?

- current view of all cards, user profiles and their transactions (also at the stage of authorisation)
- statements can be downloaded and printed in Excel, CSV or PDF format
- possibility to obtain system reports
- option to setup notifications to Cardholders

How can you gain access to CitiManager?

- fill in a new Card of Specimen Signature Card of Representatives in Visa Business Debit Card Program - this document is available on the website kartybiznes.pl in the tab "Program Administrator Zone" in the part dedicated to debit cards
- send a filled in document, signed with a qualified electronic signature, to karty.obsługa.klienta@citi.com (the document can also be sent in a traditional form, to the bank's address stated in the document)
- once the bank has processed the instruction (it is nonstandard type of instruction therefore it may take longer time to process), data necessary to register in the system will be sent to the indicated email addresses of the Administrators
- register in the CitiManager system

In order to carry out the registration process, go to www.kartybiznes.pl → CitiManager Log In → Register as a Non-Cardholder, and follow the instructions.

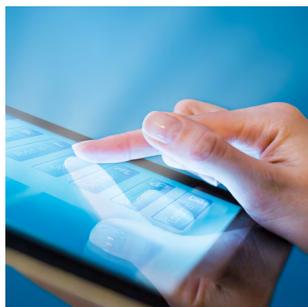
NOTE: if you already have access to the CitiManager system for Administrators of Visa Business Debit Cards, your access will be maintained without the need to take any additional actions.

Along with the above change, the bank has implemented new documents for Visa Business Debit Cards. Changes include, among others:

- removing the field "Mother's maiden name or password" from the Application for issuance of a Card - this information is currently made available to the bank upon the first card registration by the Cardholder in the CitiManager system
- discontinuing the possibility to link a newly issued card to a separate, newly opened account - the change does not apply to the programs of debit cards opened on or before April 30, 2021
- adding a reminder to the Application for issuance of a Card and the Specimen Signature Card that the data provided in the documents must be true to the facts and, in particular, their accuracy must be monitored by the user, who should immediately inform the bank of any changes

The new documents (Polish language version) are now available on the website www.kartybiznes.pl in the Program Administrator Zone. The previous versions of the documents will be accepted by the bank only until the end of September 2021. In the event that the bank receives older versions of the documents after that date, the bank will send them back and request that the documents be sent on the new templates.

We hope that the introduced changes will support you in managing the corporate card program at Your Company. If you have any questions, please contact Corporate Cards Service by calling a dedicated phone number for Program Administrators: +48 22 692 25 52 or email: karty.obsługa.klienta@citi.com.



New CitiDirect BE login page available in September 2021

Redesigned login page means:

- simplified and faster access to CitiDirect BE
- [optional biometric login >>](#)
(fingerprint scanning or face recognition) for added security and convenience
- intuitive login process, adjusted to user profile

[Find out more >>](#)



CitiDirect Services (previous ver. of CitiDirect BE) will be removed soon

CitiDirect Services is our legacy, Java-based CitiDirect application which can only be accessed with Internet Explorer version 11. It will be removed in the coming months. We are informing you in advance and ask you to use CitiDirect BE only, which is available to you just after logging in. CitiDirect BE is currently used electronic banking system for companies.

Thus, we will end the transition period in which the use of both versions of the system was possible.

As you have probably heard, Microsoft has announced that it will be removing IE 11 from Windows 10 in June 2022 and your company may be removing IE11 sooner than that. IE11 is the only remaining browser that can access & run CitiDirect Services. Running Microsoft's Edge browser in Internet Explorer compatibility mode will not work.

IMPORTANT: If you have a critical need for CitiDirect Services, please [contact us >>](#).

All users will be notified in advance of their CitiDirect Services removal date.



CitiDirect BE - online training

We encourage you to use the workshops provided under the regular online training programme for users of the CitiDirect BE electronic banking system.

Training sessions are conducted by qualified specialists and address issues that are key from the point of view of those using the system on a daily basis. The sessions 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. Participants are encouraged to actively ask questions during the session.

[Link for registration to the training in Polish >>](#)

Three steps to attend the training:

STEP 1 - Select the training topic >>

STEP 2 - Find a convenient date in the training calendar >>

STEP 3 - Register by sending an email to the following address:
szkolenia.citidirect@citi.com with the following details:

First and last name of the user as registered in the CitiDirect BE system

User login in the CitiDirect BE system

The last 10 digits of the bank account number

Date and topic of the selected training session

If you wish to attend workshops conducted in English, you may register to the training courses offered by [Citi Client Service Academy >>](#)

Visit us soon!





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 >>](#)

**Is it not convenient to carry your SafeWord card with you?
Do you want the login process to be quick and easy?
We recommend you to 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 >>](#)



Bank holidays in September and October 2021

Please note below the days in **September and October 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).

SEPTEMBER	
1	SK
6	BG, CA, US
15	SK
20	CN, JP
21	CN
22	BG, HK
23	JP
24	ZA
28	CZ

OCTOBER	
1	CN, CY, HK
4	AU, CN
5	CN, PT
6	CN, HR
7	CN
8	HR
11	CA, US
12	ES
14	HK
19	AE
25	IE
26	AT, BE
28	CZ, CY, GR
29	TR

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