

read CitiService News

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Service Shortcuts:

Contact with CitiService:

 tel.: 801 24 84 24; 22 690 19 81



Introduction of the euro in Croatia: as of January 1, 2023!

Due to Croatia's announced intention to join the eurozone at the beginning of next year, as of January 1, 2023 the euro will become legal tender in Croatia, replacing the kuna.

As of January 1, 2023, Citi Handlowy will cease settlements in the Croatian kuna.

We will provide more information, including on the transitional period, in the next issue of CitiService News.

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Electronic Banking: chat with helpdesk representative today!

Starting from August 16th all CitiDirect BE users who require technical advice may use a new, interactive way to contact Technical Support. **CitiDirect BE® Chat** allows online consultation with an experienced Helpdesk representative. The additional option of co-browse screensharing during chat makes the communication easier and speeds up the resolution of your inquiries.

How it works?

- Once logged into CitiDirect BE, the chat icon is located on the right side of the screen.
- Upon clicking the icon, a chat window pops-up providing a system greeting and an inquiry reference number.
- Using the co-browse icon, the user if desired can share their CitiDirect BE screen.

Benefits:

- Your queries are acknowledged and addressed on a real-time basis. No need to pick up the phone or draft an email, a HelpDesk representative is “one click” away.
- You can initiate co-browsing allowing the HelpDesk representative to see the exact CitiDirect BE screen you are viewing.

If you have any system related questions, please click the icon and chat with us! Our Technical Support is available Monday-Friday, 8:00 am - 5:00 pm CET.

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Migration of SWIFT messages to ISO 20022 standard

We would like to inform you that, in accordance with the SWIFT guidelines, **starting November 2022, the requirement for banks to accept payment messages (MT1XX, MT2XX) in a format compliant with the ISO 20022 standard (XML format), enters into force.**

Citi Handlowy will be ready for this change at the time indicated.

Citi Handlowy will continue to send MT statement and advice messages (MT900/910/940/942/950) over SWIFTNet FIN from November 2022 and will continue to support these messages until November 2025.

At the same time, the bank is working on migrating all other SWIFT messages to the ISO 20022 standard in XML format. The ISO 20022 standard for all messages (sending + accepting) will become mandatory in 2025. As SORBNET (Polish RTGS) payments are executed using SWIFT network, Citi Handlowy expects for this type of payment to be also migrated to XML format in 2025. Until then, if SORBNET payments are received in XML format, Citi Handlowy will process them using the MTXXX format. The format for Elixir (ACH) payments remains unchanged for now.

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Changes to the Business Cards documentation: a reminder

We would like to kindly remind that in July, 2022, new documentation for Business Cards integrating separate forms for Credit and Debit Cards in universal documents for Business Cards came into force.

The scope of changes includes, among others:

- introducing the definition of the *Person authorized to act on behalf of the User* and the *Program Administrator* (in place of the current definition of the *Proxy*),
- introduction of the *Cards Program Administrators Form* (in place of the *VISA Business Card Program Proxies Card* and the *VISA Business Debit Cards Program Proxies Card*) and the **cessation of collecting specimen signatures** (specimen signatures are determined as part of opening a bank account),
- **removing the field with the address of residence** from the *Application for a Business Card* and ceasing to collect and update data in this regard,
- removing of the *Business Card Application* as an attachment to the *Agreement for the Issuance of Business Cards and the Processing of Operations made with their Use* (applications for a Business Card will be submitted via the CitiManager platform as standard).

Please use the forms marked with the reference number [STANDARD 062022](#).

We would also like to inform you that the new documentation is available at www.kartybiznes.pl in the Program Administrator Zone.

If you have any questions, please contact the Corporate Cards Service tel: **+48 22 692 25 52** or e-mail: karty.obsługa.klienta@citi.com.

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Valid identity documents: important due to the amendment of the AML Act

With the change of the AML Act, we would like to remind you of the obligation to update the identity documents (ID) with the bank in the event that the validity period has expired or there has been a change for other reasons. Details below.

In connection with the amendment to the Act on anti-money laundering and terrorist financing of March 1, 2018 ("AML Act"), new obligations have been imposed on obliged institutions, including banks, starting from October 31, 2021. These obligations are related to the application of financial security measures in a situation where there has been a change to the previously determined customer data, including persons authorized to act on behalf of the customer or ultimate beneficiary owner. Please be reminded that, banks are required to identify the customer and verify its identity on the basis of identity documents on a constant basis. Citi Handlowy performs these activities in particular towards persons authorized to act on behalf of the customer, i.e. persons indicated in the signature specimen card or entitled to authorize payments in electronic banking, program administrators and corporate card holders. The obligations imposed by the amended AML Act require ensuring that customer data, including those from ID of persons authorized to act on behalf of the customer, is valid. We would like to draw your attention to this as **lack of current data soon will result in blocking the possibility of performing a transaction by a person whose data is not up-to-date**, and this may result in the delay or even suspension of your company's transaction.

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Bank holidays: October and November 2022

Please note below the days in **October and November 2022** 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 Poland).

OCTOBER	
3	AU, CN, DE
4	CN, HK
5	CN
8	CN
7	CN
10	CA, JP, US
12	ES
14	UA
24	SG
26	AT
28	CY, CZ, GR
31	HU, IE, SL

NOVEMBER	
1	All Sants Day, AT, BE, ES, FR, HR, IT, LT, PL PT, SK, SL
2	LT
3	JP
4	RU
11	Independence Day, EE, CA, FR, PL, US
10	CA, JP, US
17	CZ, SK
18	HR
23	JP
24	US
30	RO

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