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CitiService
News

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Service Shortcuts

We are here to help:

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Transforming your bank statement management – with *My Statement Subscriptions*

With effect from March 9, 2026, users entitled to *File Services*, *Export Data*, or *Automated Files & Reports Delivery* functionality will gain a new access path for downloading files and statements.

Let us introduce the new module [My Statement Subscriptions >>](#). The new menu offers more flexible options for new statement subscriptions across multiple accounts and markets, configuration, scheduling, as well as filtering and browsing. Ultimately, timely and reliable bank statements will better support your reconciliation, reporting, and effective cash management.

[Find out more >>](#)

[View the video >>](#)

Effective March 9, 2026, some functions in the *Export Data* and *Export File Template* menus, previously used by users to handle statements, will be removed.

These options will no longer be available under *Export Data*:

- View All
- To Run
- To Run History

These options will no longer be available under *Export File Template*:

- View All
- Create Template
- To Authorize
- To Submit/Modify/Repair

Starting from March 9, 2026, please use the new statements menu:

- My Statement Subscriptions
- My Export History

We invite you to a webinar during which we will present the capabilities of the new module.

Join via ZOOM:

Meeting URL: <https://citi.zoom.us/j/98679663474?pwd=fba8L7Y1VvV53ZSf5p6bCT5Qyoe1aX.1>

Meeting ID: 986 7966 3474

Password: 407359

Date:

March 5, 2026 (Thursday)
11:00 am-11:30 am

The training will last 30 minutes, will be conducted in Polish, and participation is free of charge. If you have any questions, please [contact the CitiDirect Technical Support team >>](#)

Why Dual Approval matters



Dual Approval is one of the most important online controls, yet the concept remains unfamiliar to many businesses. This article clarifies the topic, explaining what it is and how it can help protect your company.

What is Dual Approval?

As the name implies, Dual Approval is a control that requires two separate individuals to authorize a transaction. The first person is responsible for creating the request (known as the “maker”), while the second person checks and approves the activity (known as the “checker”). Dual Approval is highly recommended for all online payments on CitiDirect. Your organization can choose up to 9 levels of approval to manage high-value or sensitive transactions in a way that best fits its needs. For changes related to user profiles or entitlements, Dual Approval is already mandatory on CitiDirect.

Why is Dual Approval important?

Humans are not perfect. No matter how clever, trusted, or well-trained we are, everyone makes mistakes eventually. A maker-checker process introduces a second pair of eyes, helping to spot anything suspicious, unusual, or incorrect. Dual Approval helps protect your business and also safeguards employees from making unintended errors or deviating from established processes.

How does it work?

Dual Approval is quick and easy to set up. The functionality is fully customizable, allowing you to configure the process flow, approvers, and approval limits to meet your business’s unique needs. For Dual Approval to be effective, two separate individuals with distinct login credentials must be involved. Sharing login credentials is against Citi Handlowy policy and may weaken Dual Approval controls. Once Dual Approval is enabled, all eligible transactions are routed to checkers for authorization. The process is fast, secure, and robust, allowing the approver to verify the request on an independent device (desktop, tablet, or phone) before releasing the transaction.

What are the benefits of Dual Approval?

Adding Dual Approval strengthens your online controls and helps protect your business from various operational risks:

- **Payment Scams:**

Payment fraud is a growing risk, with criminals deploying increasingly sophisticated scams. While a fraudster might deceive an individual (through email, phone, or text), a system-enforced checker ensures that a second person reviews the transaction and can help intercept fraudulent attempts before any funds leave your account.

- **Compromised Credentials:**

Criminals use advanced techniques to steal usernames and passwords, then log in to victims’ accounts to divert funds. Even if a criminal compromises one of your user’s credentials, Dual Approval helps prevent unauthorized withdrawals.

- **Processing Errors:**

A checker can help identify mistakes ranging from breaches of internal procedures to typing errors in account numbers or transfer amounts.

- **Internal Fraud:**

While all businesses strive to trust their employees, the reality is that some companies have experienced fraud by a staff member. External pressures or unexpected opportunities can lead even trusted employees to make unethical decisions. Dual Approval mitigates this risk, acting as an effective deterrent and offering an opportunity to detect any misconduct early in the process.

[Find out >>](#) (in Polish) how to set up the optimal, secure transaction authorization structure for your account in CitiDirect.

Digital Signer Management – faster and simpler

What is changing?

We have made the Digital Signer Management (DSM) module available in Polish. This is a digital tool that significantly simplifies and accelerates the process of updating the list of persons authorized to operate your accounts. Until now, the module was only available in English.

Key benefits for your company:

- **Speed:** Electronic document circulation shortens the waiting time for changes to be implemented.
- **Convenience:** The process of updating the Central Database of Authorized Persons is initiated online.
- **Control:** You have direct, digital access to information about authorized persons.

How to ensure efficient updates?

For changes in the Central Database of Authorized Persons to be processed quickly and successfully, it is crucial to provide complete and correct data. Please follow these rules:

- Use the dedicated Universal Maintenance Form.
- Provide all data required by the Anti-Money Laundering (AML) Act.
- Provide individual, corporate email addresses of authorized persons (within the company's domain).

Important information: Submitting only company registration documents, without the data specified in the form, is not sufficient to process the change.

What's next?

We will contact you shortly to provide access to the new module. If you have any questions, please contact your Relationship Manager.

Categories of persons authorized to operate on the account – Signers:

Corporate – signers authorized per Board Resolutions, Powers of Attorney, Commercial Registers, or other similar authority documents to act on behalf of the Customer in opening, closing, and maintaining accounts.

Operating – signers authorized to credit, debit, or otherwise operate any account on behalf of the Customer for any service provided by the bank, subject to any restrictions specified next to their name. Transactional signing authority is outlined in the Board Resolution or other similar authority documents, specifying who can transact on accounts and how.

Initiators – individuals authorized to initiate and confirm fund transfers by manual means (as well as amend, recall, or cancel previous instructions).

Confirmers – to ensure the security of funds, the Bank reserves the right to confirm over-the-phone instructions that result in debiting the account. For confirmation, the Bank will contact one of the authorized persons listed in this category.

The global Digital Signer Management solution implemented by Citi was awarded in August at the **2025 Digital Banker Global Transaction and Innovation Awards**.

We are making the DSM module available as part of the digitization of the new account opening process, i.e., CitiDirect Digital Onboarding.

Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, enabling us to deliver a consistent client experience worldwide. As part of this effort, we are adopting standardized documents across Citi that outline the terms and conditions of service provision, including: [the Master Account & Service Terms](#), [the Confidentiality and Data Privacy Terms](#), [the Security Procedures](#), and [the Country Addendum for Bank Handlowy w Warszawie S.A.](#), as well as [the Cash Management User Guide \(Poland\) for Bank Handlowy w Warszawie S.A.](#) These will replace the current documentation, primarily the General Terms and Conditions of Co-operation with Clients, after you sign the [Universal Onboarding Form](#). Please note that this standardization of documentation will not alter your existing terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire group.

We believe these enhancements will significantly improve your experience with Citi Handlowy, providing more efficient service.

Changes in Business Cards documentation

A close-up photograph of a person's hand typing on a silver laptop keyboard. The laptop is open, and the background is a bright, out-of-focus window.

We would like to remind you that, in accordance with previous editions of our CitiService News, we have simplified documentation and processes with your convenience in mind, as well as further standardization and digitization of card program services.

As of December 15, 2025, new documentation is in effect, which introduced, among other things, the new “Table of Fees and Commissions for Business Cards” (where the standard monthly handling fee for a Business Credit Card is PLN 30 per card). The new rate applies from statements generated in March – all other fees and commissions remain unchanged. The full and current list of fees and commissions can be found in the applicable documentation on kartybiznes.pl under the „Program Administrator Zone” tab, although some of you may receive detailed information in a separate communication.

Please use documents with the signature STANDARD 102025, or contact your Relationship Manager for support. The transition period for documentation with the signature STANDARD 062024 ended on January 31, 2026. As of February 1, 2026, any documents submitted based on this template are no longer accepted and will be returned to you with a request to resubmit them using the new template.

Unified corporate cards insurance offer: one insurance package for all credit cards

As of January 1, 2026, we have unified the insurance packages for all Citi Handlowy corporate credit cards. This change was the first step toward simplifying our offer.

What is this insurance package change about?

Let us remind you that, starting January 1, 2026, all issued cards – regardless of their previous type (Blue, Silver, Gold) – have a single, common insurance package. It corresponds to the terms of the former Silver credit card and includes key benefits such as Assistance, Accident Insurance, and Medical Cost coverage. It covers the most common incidents, such as baggage delays, travel delays, and cancellations.

What does this mean for you?

- **Blue cardholders:** the scope of insurance coverage has been significantly expanded, providing greater security during international business trips.
- **Silver cardholders:** the package remains unchanged.
- **Gold cardholders:** the scope of insurance coverage has been slightly reduced but adjusted to the real needs of users. Our analyses have shown that the historical value of reported claims corresponds to the scope of the new, unified package.

As previously announced in CitiService News, we are aiming to simplify and unify our offer. The introduction of the unified insurance package was a preparation for the next stage, planned for the next month, in which the three card types (Blue, Silver, Gold) will be replaced by a single, universal solution.

Where to find detailed information?

The insurance terms and Insurance Product Sheets are available on the kartybiznes.pl website under the “Ubezpieczenie” (Insurance) tab. We encourage you to review these documents to fully understand the scope of coverage.

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Simplified Business Card offer



As announced in previous editions of CitiService News, in response to current market trends and needs, we are simplifying the Business Credit Card offer and standardizing the designs of Business Credit and Debit Cards.

Starting next month, instead of the previous three types of Credit Cards – Blue, Silver, and Gold – we will introduce a single type of card. Additionally, we are switching to a single Business Card design, with a distinction: “credit” for Credit Cards and “debit” for Debit Cards.

The effect of this change will be:

- simplification of your company’s processes regarding Credit Cards:
 - one card type for all employees,
 - standardized monthly fee rates,
 - availability of card information on a single statement (applies to automatically settled cards),
- increased security: sensitive card data, i.e., card number, expiry date, and security code, will be placed on the back of the card,
- for Debit Cards, the currency symbol will be printed on the card.

Existing cards remain valid; replacement with new designs will occur gradually in the case of new issues, replacements, or renewals.

We are also sending you a separate communication regarding this change.

Bank Holiday: March and April 2026

Please note the following days in **March and April 2026**, when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

MARCH	
3	ILS
9	KZT, UAH
20	JPY, TRY
23	KZT
24	KZT
25	KZT

APRIL	
02	DKK, ILS, NOK
03	AUD, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, SEK, ZAR
06	AUD, CHF, CNY, CZK, DKK, EUR, GBP, HUF, NOK, PLN, SEK, ZAR
08	ILS
10	RON
13	RON, UAH
22	ILS
23	TRY
27	ZAR
29	JPY