

read
CitiService
News

October 2026 | edition No. 10

ISO 20022:
requirements for beneficiary
address – revised timeline

MORE >>

KYC process
– efficient cooperation
on data verification

MORE >>

New global billing platform
– Global Billing System coming soon
to Citi Handlowy

MORE >>

What to do in the event
of fraud ?

MORE >>

Suspicious transaction
on your Corporate Card?
Just reply to our SMS
and keep paying seamlessly!

MORE >>

Priority Pass™
– a new dimension
in business travel

MORE >>

A new look for your
Visa Business debit cards

MORE >>

A new look for your
Visa Business credit cards

MORE >>

Bank Holiday:
October and November 2026

MORE >>

Service Shortcuts

Extract from the Table
of Fees and Commissions

Check >>

Foreign Exchange
Rates

Check >>

Market
Analyses

Check >>

Client
Zone

Check >>

Newsletter
archive

Check >>

Electronic Banking:
online trainings

Sprawdź >>

Electronic Banking:
video instructions

Check >>

Electronic Banking:
manuals and documents

Check >>

We are here to help:

CitiService tel.: 801 24 84 24; +48 22 690 19 81
HelpDesk - CitiDirect Technical Support - citidirect.poland@citi.com

ISO 20022: requirements for beneficiary address – revised timeline

Further to our [previous communication](#), we would like to provide an update on the implementation of structured address requirements for payments.

Swift's global decision to postpone these changes, originally planned for November 2026, has affected the timelines of other key payment systems. Following Swift, the European Payments Council (for SEPA payments) and the European Central Bank (for the T2 system) have also officially confirmed the postponement. This decision also directly impacts the SORBNET3 system.

This means that, for the time being, support for current unstructured address formats across Swift, SEPA, T2, and SORBNET3 systems is maintained. The dates for the entry into force of the upcoming address requirements at both global and local levels have not yet been announced. However, the core objective has not changed: the new address format will ultimately come into effect, and the current postponement applies solely to the implementation timeline. **Therefore, we recommend continuing your preparations by gradually updating counterparty data with the town and country to ensure seamless processing of transactions in the future.**

[BACK >>](#)

[Designate Security Manager >>](#)

to manage your bank account on your own, without additional document exchange or the need to contact the bank.



KYC process – efficient cooperation on data verification



We would like to remind you of the requirement for periodic verification of your data under the Know Your Customer (KYC) process. Up-to-date information allows us to effectively safeguard your funds, whereas outdated or missing information may lead to transaction blocking or even the termination of our business relationship. Regular confirmation of your details is essential for us to fulfill our regulatory obligations under applicable law. For this reason, we will periodically ask you to update this information.

Legal basis and resulting obligations

Acting pursuant to the *Act of 1 March 2018 on Counteracting Money Laundering and the Financing of Terrorism*, as amended (hereinafter: the “AML Act”), and in particular fulfilling the requirements of Article 34, we regularly update information concerning our clients. Information regarding business relations maintained with foreign counterparties is also subject to updates, taking into account EU regulations introducing restrictive measures, as well as restrictions resulting from the *Act of 13 April 2022 on Special Solutions in Counteracting the Support of Aggression Against Ukraine and Serving the Protection of National Security*. To update the aforementioned information, an up-to-date *Sanctions and Trade Restrictions Questionnaire* is required.

What does this mean for you?

Our KYC Specialists or Relationship Managers contact you on a regular basis to collect the necessary information. Your cooperation is essential to ensure that the verification process is completed successfully and within the designated deadline, thereby guaranteeing uninterrupted access to all banking services. At the same time, we are obliged to inform you that pursuant to Article 41 of the AML Act and our applicable terms and conditions, failure to provide the required documents and information within the indicated deadline may ultimately result in:

- refusal to execute transactions,
- termination of the business relationship with the bank.

If you have any questions, our Relationship Manager remains at your disposal.

[BACK >>](#)

[Designate Security Manager >>](#)

to manage your bank account on your own, without additional document exchange or the need to contact the bank.



New global billing platform – Global Billing System coming soon to Citi Handlowy

We remind you that next year we plan to launch the *Global Billing System* (GBS) platform, which will unify the way fees are settled.

Below are **four key changes** that the implementation of the new system will bring:

-  **Only one bulk payment per month:** All fees for GBS services will be aggregated throughout the month and charged in bulk only once per account, replacing the legacy distributed charges that are made directly after each transaction.
-  **Consolidation of fees at the level of each account:** A consolidated statement will be created for each account, and the aggregate fee will be deducted from one designated account (which may be different from the one to which the fees apply).
-  **Full transparency and simplified accounting:** A consolidated statement of all fees in one place will facilitate precise cost analysis.
-  **Flexible reporting:** You have the option to choose a convenient cost statement format (including PDF and Excel files), delivered as an encrypted email or available directly on the CitiDirect platform.

Scope of products supported by the GBS platform

The *Global Billing System* platform will comprehensively support the portfolio of products and services in the area of Cash Management. This scope includes in particular:

- maintenance of current/settlement accounts,
- domestic and international outgoing and incoming transfers,
- liquidity management services (e.g., balance consolidation, cash pooling mechanisms),
- mass incoming payment identification services (e.g., SpeedCollect, Direct Debit),
- cash services (deposits and withdrawals) and Electronic Funds Transfers,
- provision and use of electronic banking systems (e.g., CitiDirect, CitiConnect),
- other cash management services (e.g., issuance of bank opinions, audit reports, transfer confirmations, etc.).

The system implementation may be divided into phases. Services will be gradually integrated into the pool of products covered by a single fee under GBS.

What does this mean for you today?

At this stage of work, you do not need to take any action. We will keep you informed about the next steps, technical details and the exact schedule in the CitiService News. If necessary, we will also contact you individually.

[BACK >>](#)

[Designate Security Manager >>](#)

to manage your bank account on your own, without additional document exchange or the need to contact the bank.

What to do in the event of fraud?

FRAUD is the theft of money from your bank account. The word FRAUD comes from English and means scam, fraud, or abuse. We divide fraud events into transactions made by the bank's client (e.g., on the basis of false beneficiary data) and transactions not made by the client (performed by persons who have obtained data enabling them to execute the transaction).

Best practices:

- use antivirus software and keep your applications up to date
- watch out for messages from people you don't know
- pay attention to the style and form of the message and verify the sender's address
- watch out for attachments, especially executable files, e.g., exe files
- use two-factor authentication
- make backups
- avoid connecting to open Wi-Fi networks, e.g., at the airport
- avoid saving passwords in your browser and clear temporary files
- check whether the connection is encrypted, e.g., when shopping online
- create secure passwords

Below are the steps you should take immediately after detecting fraud:

- Act quickly – in situations showing signs of fraud, every minute counts.
- Use the word FRAUD – if you have noticed an event that looks like fraud, do not be afraid to use the word FRAUD. Do not use the phrases “potential fraud” or “possible fraud”. Not all organizations can respond quickly enough.
- Notify your bank – Citi Handlowy will respond immediately. We will send communications to recipient banks and correspondent banks to block your funds. Contact us by phone at 22 690 19 81 or by email at citiservice.polska@citi.com. Our staff is available Monday to Friday from 8:00 a.m. to 5:00 p.m. Outside of these hours, reports should be sent to the following email address: alert.fraud@citi.com. It is also worth reporting the matter to the police or prosecutor's office.
- Provide details – the beneficiary's bank will need clear details and a description of the situation before it can act. Therefore, you must provide them to us.

Some countries have very strict regulations regarding the return of funds. If we need to recover funds from such a country, we may ask you to provide a copy of the notification of a suspected crime submitted to the police or the prosecutor's office. If the beneficiary's bank requests a letter of indemnity – a so-called “indemnity letter” – we will promptly provide you with the relevant information. This is a document that protects the beneficiary's bank against potential claims from the recipient of the transfer. Our Advisors will guide you through this process each time, keeping you informed of the next necessary steps.

[BACK >>](#)

Designate Security Manager >>

to manage your bank account on your own, without additional document exchange or the need to contact the bank.

Suspicious transaction on your Corporate Card? Just reply to our SMS and keep paying seamlessly!

We have launched a new feature for Citi Handlowy corporate cardholders – **an additional transaction verification using SMS notifications**. This change is designed to streamline the handling of blocked transactions and put greater control directly in the hands of cardholders.

How does the new feature work?

When the banking system detects an unusual transaction that may indicate unauthorized card use, the bank will automatically take the following steps:

1. **Temporary card block** – for security purposes, the card is automatically blocked pending verification.
2. **SMS notification** – the cardholder will receive an SMS with details of the suspicious transaction and a request to verify it. An example of such a message is shown in the graphic below.

FRAUD ALERT – Did you attempt to use your Citi Commercial Card ending 8273 for PLN 67.00 at MERCHANT NAME? If yes, reply 1, if no, reply 2.

3. **Cardholder's decision** – the cardholder replies to the SMS in accordance with the instructions provided in the message. In the case of:
 - **recognizing the transaction** – the block is automatically lifted and the cardholder may retry the payment.
 - **not recognizing the transaction** – the card block remains in place and the cardholder is informed of the need to contact the bank.

The feature applies to **Card Not Present** transactions (remote payments, e.g. online) and **Card Present** transactions (payments made using a terminal operating in online mode).

What does this mean in practice?

The new service eliminates the need for cardholders to contact the bank themselves in the event of an unexpected transaction block. Using a simple SMS reply, the cardholder can quickly and conveniently confirm the authenticity of a payment, retry the payment and resume their activities without unnecessary delays.

What should you do as Card Administrators?

Please **inform the cardholders in your organisation** about the change, so they are prepared to receive an SMS from Citi Handlowy and know how to respond.

 **Good to know:** In parallel with the SMS, the system also sends a notification to the cardholder's e-mail address – it contains equivalent instructions for verifying the transaction.

Should you have any questions, please contact your Relationship Manager or CitiService.

[BACK >>](#)

[Designate the Administrator of your Business Cards >>](#)

in order to manage your Business Card Program for employees without unnecessary formalities or the need to contact the bank.



citi handlowy

Priority Pass™ – a new dimension in business travel

We enhanced the benefits for our credit cardholders. The Visa Business Credit Card now provides access to Priority Pass™ – one of the world's largest airport lounge access programs.

What do your employees gain?

- **Global access:** entry to over 1,900 lounges and comfort zones at 865 airports in 143 countries.
- **Comfort and peace:** an escape from the terminal's hustle and bustle to a quiet, comfortable space, perfect for work or relaxation before a flight.
- **Amenities included in entry fee:** access to complimentary beverages, snacks, high-speed Wi-Fi, and comfortable seating.
- **More than a lounge:** the opportunity to use a growing range of premium experiences, such as spa areas, sleep pods, airport restaurants and gaming lounges (depending on the location).

How does it work?

We understand the importance of transparency. That is why the model for using Priority Pass™ with our card is straightforward:

- The **annual membership fee** for the Priority Pass™ programme is covered by Citi Handlowy.
- **Each lounge visit**, for both the Cardholder and each of their guests, is subject to a fixed fee of EUR 30 per visit, per person (effective 1 January 2027, the fee will increase to EUR 35), which is charged directly to your Visa Business Credit Card.
- Maintaining the **complimentary membership** for the following year is conditional upon making a minimum of 12 transactions in a currency other than PLN in the full given calendar year on the given card with Priority Pass™ activated (the year in which the card was activated in the programme is not taken into account).

You are only charged for lounge access when you actually use the service.

How to activate your Priority Pass™ access?



Step 1: Complete and submit the application form.

To start the process, please complete and submit the enrolment form available at kartybiznes.pl, in the *Program Administrator Zone* section, under *Additional documentation*.



Step 2: Application processing.

For applications received by the 25th of the month, access will be activated by the 5th business day of the following month.



Step 3: Register your Priority Pass™ account.

Once access is activated in our system, the Cardholder can register their individual account in the Priority Pass™ app or on the dedicated website: www.prioritypass.com/citihandlowy.

Important! Only activated cards can be registered in the programme.



Step 4: How to use Priority Pass™?

Simply provide the lounge reception with your boarding pass and Priority Pass™ Digital Membership Card, found in the Priority Pass™ app, or our corporate credit card, and let them know you are a Priority Pass™ Member to access any of the 1,900+ airport lounges and travel experiences.

Next step

To ensure your employees can enjoy airport lounge access on their upcoming business trips, please complete and submit the enrolment form available at kartybiznes.pl, in the *Program Administrator Zone* section, under *Additional documentation*.

BACK >>

Designate the Administrator of your Business Cards >>

in order to manage your Business Card Program for employees without unnecessary formalities or the need to contact the bank.



A new look for your Visa Business debit cards

As we communicated in CitiService News during the first half of the year, as part of the final stage of simplifying our card offer, we have standardized the design of our corporate payment cards. As a result, Visa Business debit cards have received a new visual layout.



When will you receive your new cards?

The change is being implemented gradually. Starting in April, every newly ordered, renewed, or replaced debit card (e.g., due to expiration, loss, or theft) is being issued in the new design.

This change is fully automatic and **requires no action on your part**.

What does this mean for your company?

- **The same number and functionality:**
Your debit card number will remain unchanged, and the card will operate exactly as it does today.
- **Enhanced security:**
All sensitive data – the card number, expiration date, and CVV code – will be moved to the back of the card.
- **Easier currency identification:**
The currency symbol of the account (PLN, EUR, or USD) to which the card is assigned will now be printed on the back of the card.

New card distribution method

To simplify the card distribution process at your company, we have changed our shipping method. Cards are sent to the Program Administrator's address; however, each envelope is now individually addressed to the respective cardholder. Shipments are delivered by a courier company. The sender listed on the envelope may be either Bank Handlowy w Warszawie S.A. (origin: Warsaw, Poland) or Bank Handlowy w Warszawie S.A. and Citigroup (origin: London, United Kingdom).

[BACK >>](#)

[Designate the Administrator of your Business Cards >>](#)

in order to manage your Business Card Program for employees without unnecessary formalities or the need to contact the bank.



A new look for your Visa Business credit cards



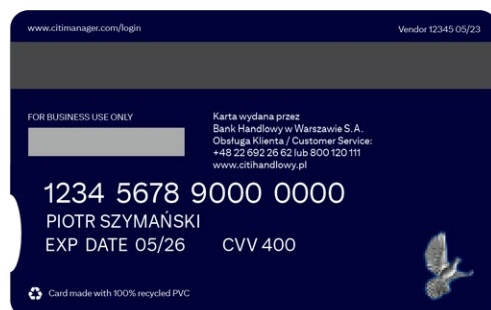
As we communicated in CitiService News during the first half of the year, as part of the final stage of simplifying our card offer, **we have introduced one universal type of Visa Business credit card and standardized its design.**

When will you receive your new credit cards?

The change is being introduced gradually, starting in April. From that point on, any new or replacement card will be issued with the new design (applications in the CitiManager system are only possible for the single, new card type).

What benefits did the above change to the credit cards bring?

- **A new design and enhanced security:**
All new cards have a unified design, and all sensitive data (card number, expiration date, and CVV code) has been moved to the back of the card.



- **Simplified processes within your company:**
 - One universal credit card type for all employees.
 - A standard and transparent monthly fee rate.
 - Information about all cards included in one consolidated account statement (for cards that are settled automatically).

Key change: a new card number upon renewal due to expiration:

Please pay special attention to the rules below, which vary depending on the settlement type and the reason for issuing a new card.

- For cards settled automatically (formerly known as charge cards):**
 - **Silver and Gold** cards renewed due to expiration **will receive a new card number.**
 - **Blue** cards renewed due to expiration **will retain their existing card number.**
- For cards settled individually (formerly known as guaranteed cards):**
 - **Blue and Silver** cards renewed due to expiration **will receive a new card number and a new account number for repayment** (visible on the statement and in the CitiManager Reporting system).

NOTE: If the card is repaid via direct debit, after the card number is changed, it will be necessary to submit a new direct debit authorization, as for a new card. The existing direct debit will expire automatically on the card's expiration date.

 - **Gold** cards renewed due to expiration **will retain their existing card number** (as a result, any direct debit linked to the card will continue without changes).

What does it mean to receive a new card number when a card is renewed due to its expiration date?

- **Data update:**
Please remember to update your card details wherever they are stored (e.g., subscriptions, online stores). Holders of these cards will receive additional communication from us, in which we will provide them with detailed information regarding the new card (e.g., PIN update, Direct Debit setup and data updates, and connecting the new card in the CitiManager system).
- **Double limits during the transition period:**
Until the current card expires or is blocked, the employee will be able to use the limits on both cards – the existing one and the new one. Activating the new card does not block the previously issued card. However, please ensure that the overall spending limit granted to the company is monitored. It is also advisable to verify individual card limits if they were changed shortly before renewal.
- **Temporary limits:**
These do not transfer automatically to the new card and must be set again.

What about replacement for other reasons, such as loss, theft, or damage?

- **Process:**
The replacement process will remain the same as before.
- **Direct Debit:**
There is no need to update the Direct Debit – it will continue to work uninterrupted, even if the card number changes for security reasons.
- **New design:**
The new card will be issued with the new design.

New card distribution method

To simplify the card distribution process at your company, we have changed our shipping method. Cards are sent to the Program Administrator's address; however, each envelope is now individually addressed to the respective cardholder. Shipments are delivered by a courier company. The sender listed on the envelope may be either Bank Handlowy w Warszawie S.A. (origin: Warsaw, Poland) or Bank Handlowy w Warszawie S.A. and Citigroup (origin: London, United Kingdom).

[BACK >>](#)

[Designate the Administrator of your Business Cards >>](#)

in order to manage your Business Card Program for employees without unnecessary formalities or the need to contact the bank.



Bank Holiday: October and November 2026

Please note the following days in **October and November 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).

OCTOBER	
01	UAH, CNY
02	UAH, CNY
05	CNY, AUD
06	CNY
07	CNY
12	USD, JPY, CAD
23	HUF
26	KZT
28	CZK
29	TRY

NOVEMBER	
3	JPY
11	CAD, PLN, USD
17	CZK
23	JPY
26	USD
30	RON

BACK >>