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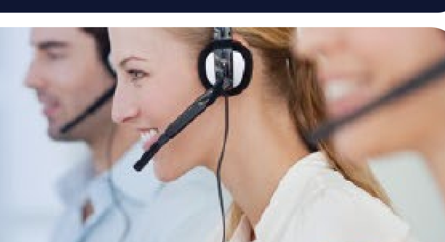

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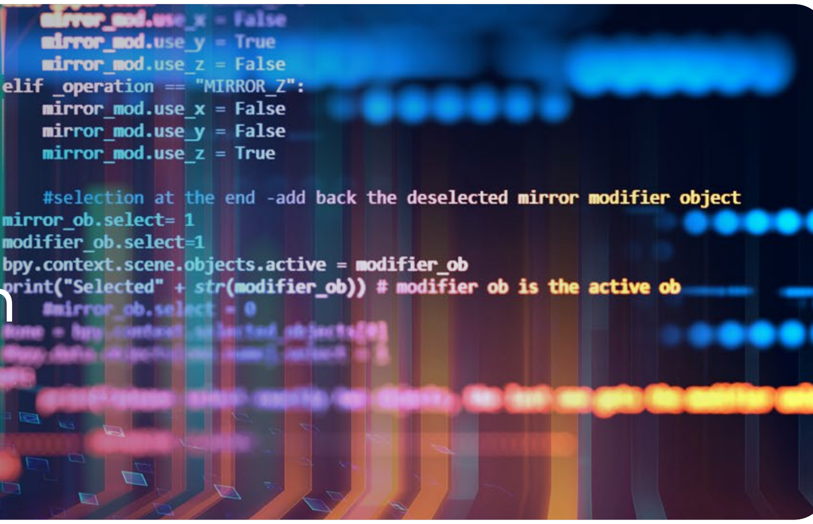

Automation and digitization of processes are a challenge faced by many companies seeking to adapt their business to a market that expects instant responses and settlements. For this reason, Citi Handlowy is engaged in the development of channels enabling direct file exchange (host-to-host) and cooperates with leading ERP software providers, offering its corporate clients the opportunity to directly integrate their financial and accounting systems with the bank. CitiConnect is the most advanced and effective way to manage accounts, enabling instant interaction with counterparties and facilitating the standardization and centralization of treasury processes.

CitiConnect API

It allows full integration with the bank and access to bank accounts in real time, without the need to log into the electronic banking system. CitiConnect API provides users with a high level of convenience and meets strict security standards. Payments are processed instantly, and account information is available in real time.

CitiConnect for Files

It increases efficiency and reduces manual intervention in the payment execution process by sending a file containing transaction information, previously prepared in the client's system, to a dedicated server (host-to-host).

CitiConnect for SWIFT

It increases efficiency and reduces manual intervention in the payment process by sending a message, previously prepared in the client's system, to a dedicated SWIFT address.

For more information on the available automation and integration options, please visit our website >>

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

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ISO 20022: new requirements for beneficiary address

We would like to remind you that, as part of the global migration of payment systems to the modern ISO 20022 standard, the requirements concerning beneficiary address details included in payment orders will change starting from November 2026.

Although the beneficiary address is currently not required when initiating a payment, it is often an important element for the beneficiary's bank, as it facilitates verification and thereby reduces the risk of returns and delays. In view of the continued automation of financial flows, the banking sector indicates a need for greater transparency and better structuring of data, including the beneficiary address.

The upcoming changes will require data to be provided in the appropriate structure when initiating payments. Therefore, we encourage you **to ensure that you already have information such as the town and country of your counterparties.**

Below we remind the key information on this topic.

What will change from November 2026?

- It will no longer be possible to provide the beneficiary address in an **unstructured** format.
- It will be possible to provide the beneficiary address in a **hybrid** and/or **structured** format.
- There will still be no technical requirement to provide the beneficiary address; however, we recommend including this information, especially for international transfers.

What are unstructured, structured, and hybrid addresses? (Reminder)

- **An unstructured address** is an address entered in one or several text lines without separation into individual fields. The market is moving away from this format, as an unstructured data model does not support automation of transaction identification and monitoring processes.

Unstructured address	
Address line 1	ul. Batalionu Armii Krajowej Zoska
Address line 2	3D lok. 7, 01-234 Warszawa

```
<PstlAdr>
    <AdrLine>ul. Batalionu Armii Krajowej Zoska</AdrLine>
    <AdrLine>3D lok. 7, 01-234 Warszawa</AdrLine>
</PstlAdr>
```

- **A structured address** is an address divided into separate fields. The minimum required fields are: town and country.

Structured address	
Street	Batalionu Armii Krajowej Zoska
Building number	3D
Room number	7
Postal Code	01-234
Town	Warszawa
Country	PL

```
<PstlAdr>
    <StrtNm>Batalionu Armii Krajowej Zośka</StrtNm>
    <BldgNb>3D</BldgNb>
    <Room>7</Room>
    <PstCd>01-234</PstCd>
    <TwnNm>Warszawa</TwnNm>
    <Ctry>PL</Ctry>
</PstlAdr>
```

- **A hybrid address** is an address partially split into separate fields and partially entered in one or several text lines. The minimum required separate fields are town and country, although additional fields may be included. Information must not be duplicated or contradictory.

Hybrid address	
Address line 1	ul. Batalionu Armii Krajowej Zoska
Address line 2	3D lok. 7
Town	Warszawa
Country	PL

```
<PstlAdr>
    <TwnNm>Warszawa</TwnNm>
    <Ctry>PL</Ctry>
    <AdrLine>ul. Batalionu Armii Krajowej Zoska</AdrLine>
    <AdrLine>3D lok. 7</AdrLine>
</PstlAdr>
```

How will the method of entering the beneficiary address change depending on the payment initiation channel?

Over the coming months, **payment templates in CitiDirect** will change to enable entering the town and country in separate fields. From November onwards, these fields will be mandatory if an address is provided.

CitiDirect (User interface, templates)

Currently		After the change	
Address line 1	*(optional)*	Address line 1	*(optional)*
Address line (...)	*(optional)*	Address line (...)	*(optional)*
		Town	*(optional if no address, mandatory if address is provided)*
		Country	*(optional if no address, mandatory if address is provided)*

Regarding flat file import, the key change consists of placing the country code and town name in a single, specific address line.

CitiDirect (flat file import)

Currently	After the change
Unstructured address, as specified by the specific import file format	**Format:** COUNTRY Code/CITY Name **Location:** Last address line in the Beneficiary Name and Address field (4th for cross border transactions, 3rd for domestic transactions) e.g.. PL/WARSZAWA

Clients initiating payments **using XML file format** will include beneficiary town and country information in separate fields, in accordance with the new specifications.

CitiConnect (XML files)

Currently

```
<PstlAdr>
    <AdrLine> (opcjonalne) </AdrLine>
    (...)
</PstlAdr>
```

After the change

```
<PstlAdr>
    <AdrLine> (optional item) </AdrLine>
    (...)
    <StrtNm> (optional item) </StrtNm>
    <BldgNb> (optional item) </BldgNb>
    <Room> (optional item) </Room>
    <(...)> (optional item) </(...)>
    (...)
    <TwnNm> (optional if no address, mandatory if address is provided)</TwnNm>
    <Ctry> (optional if no address, mandatory if address is provided)</Ctry>
</PstlAdr>
```

How to prepare (for the November changes)?

We recommend taking the following steps now:

1. **Review your counterparty database in ERP/Financial & Accounting systems:**

   If you use beneficiary address data from your ERP/Financial & Accounting system to initiate payments, please ensure that:

   - address data contains at least structured town and country information (if not, please update it),
   - your system transfers this data into payment instruction files (please contact your software provider to ensure the data is properly saved and mapped).

2. **Review your counterparty database in CitiDirect:**

   If you use beneficiary address data stored in CitiDirect (as templates/preformats) to initiate payments, please **update it with missing beneficiary town and country information** once these fields become available. We recommend collecting your counterparties' address data in advance.

3. **Conduct tests:**

We encourage you to plan and conduct tests early. Self-testing tools for XML and flat files are already available (here >>). For other formats, please contact us to arrange bilateral testing.

Where can I find more information?

- Questions and Answers (Q&A) >>
  Here you will find answers to the most frequently asked questions regarding the changes.
- Detailed technical guide (specifications) >>
  This document contains detailed technical specifications, examples for XML and flat files, and field mappings.

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

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

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Modification of processing rules for domestic payments

To streamline and accelerate booking and transaction settlement processes, we are introducing changes to the handling of selected payment types. We kindly request that you thoroughly review the following information and adjust your ERP systems as well as operational procedures to meet the new requirements.

I. SORBNET and Elixir payment processing

We would like to remind you that, in accordance with the recommendation of the National Bank of Poland (NBP), the **SORBNET** system is dedicated to high-value payments, i.e., transactions for amounts **equal to or exceeding PLN 1,000,000.** As a general rule, the bank ensures the automatic routing of your payment instructions exceeding PLN 1 million (excluding payments to ZUS and tax payments) to the SORBNET system, without requiring any additional actions on your part.

To further automate settlements, the following modifications will be introduced effective **October 2026:**

1. **Payments under PLN 1 million executed in the SORBNET system:** Should you need to process a payment under PLN 1 million via the SORBNET system, please clearly flag such an instruction (by selecting the dedicated SORBNET transfer type) directly at the time of entering or transmitting the payment order.
2. **Discontinuation of text-based tags:** Entering the word *"sorbnet"* in the payment details or reference field **will not** result in routing the transaction to the SORBNET system unless the transaction is properly flagged within the system as described above.
3. **Payments to the Social Insurance Institution (ZUS):** The rule of automatic routing of transfers exceeding PLN 1 million to the SORBNET system will be extended to include payments directed to ZUS.
   NOTE: Payments to tax authorities (tax payments), regardless of their amount, will continue to be executed via the standard **Elixir** system.

II. Initiating Payments via the SWIFT Network. Requirements for pain.001 message structure

To ensure the seamless processing of domestic **Split Payment and tax transactions** initiated via the **SWIFT network,** please align the XML file structures in the **pain.001** format with the following bank standard:

1. **VAT Split Payment**

   For domestic VAT Split Payments, the **<InstrForDbtrAg>** *(InstructionForDebtorAgent)* field must be populated with the value **OTHR/VAT53**.

   Required XML schema:

   <CstmrCdtTrfInitn>
     <PmntInf>
       <CdtTrfTxInf>
         <InstrForDbtrAg>**OTHR/VAT53**</InstrForDbtrAg>

   Additionally, please note that the existing requirement remains unchanged: the **Remittance Information** field must contain a correctly formatted string structured as follows:

   /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x

   Syntax Definition:

   - **n** – numeric characters only (0-9),
   - **x** – any alphanumeric character permitted by the SWIFT standard.

2. **Tax payments (to tax office accounts)**

   When executing tax transfers, you must populate the **<InstrForDbtrAg>** *(InstructionForDebtorAgent)* field with the value **USVAT53**.

   Required XML schema:

   <CstmrCdtTrfInitn>
     <PmntInf>
       <CdtTrfTxInf>
         <InstrForDbtrAg>**USVAT53**</InstrForDbtrAg>

   The **Remittance Information** field must contain details formatted according to the following standard for tax transfers:

   /TI/15x/OKR/7x/SFP/7x/TXT/40x

   Syntax definition:

   - **x** – any alphanumeric character permitted by the SWIFT standard.

Should you have any questions, please contact your CitiService Officer.

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Bank Holiday:
August and September 2026

Please note the following days in **August and September 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).

AUGUST	
3	AUD, CAD,
10	ZAR
11	JPY
20	HUF
21	HUF
24	UAH
31	GBP, KZT

SEPTEMBER	
7	BGN, CAD, USD
21	ILS, JPY
22	BGN, JPY
23	JPY
24	ZAR
25	CNY
28	CZK
30	CAD

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