



CitiService News

April 2020 | Edition No. 4

In this edition

- Continuity of business - secure connectivity with Bank - solutions for Clients working in contingency situation
- Important information on cybersecurity
- SEPA Payments vs. EUR Foreign Payments Sent To Recipients in the European Union
- New Interest Rates Table
- Citi Handlowy Corporate Cards - useful information related to work in the emergency mode
- NOTE: we suspend temporary personal pick-up of guarantees
- Bank holidays in April and May 2020

Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



Market Analyses



Contact with CitiService:
tel.: 801 24 84 24; 22 690 19 81

Continuity of business - secure connectivity with Bank - solutions for Clients working in contingency situation

Please be reminded about the CitiDirect BE functionalities that will help you while working in flexible locations.

MobilePASS



CitiDirect BE®
Aplikacja MobilePASS

It guarantees an access to CitiDirect BE using dynamic passwords generated on a smartphone. Thanks to MobilePASS, there are no risks associated with the delivery of a hardware token and there is no need for physical contact e.g. with the supplier. When logging in, you do not need to have an additional device with you - just a smartphone.

[MobilePASS leaflet >>](#)

[User guide >>](#)

[Enabling Users for MobilePASS >>](#)

[Frequently Asked Questions >>](#)

CitiDirect BE Mobile



CitiDirect BE® Mobile

Application allows to manage everyday transactions, directly from the smartphone or tablet. Is easy-to-use, secure and feature rich. First of all it is a remote access to account information and authorization of transactions - without dependency on the location, office, computer in the office. All CitiDirect BE users are entitled to use mobile app.

[CitiDirect BE Mobile leaflet >>](#)

[More details >>](#)

Security Manager



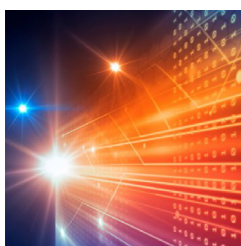
This function is given to designated employees in your company. Security Manager is allowed to manage users profiles, their entitlements and authentication tools (token, MobilePASS) - independently, quickly, without any additional documentation and any contact with the Bank.

Bank requires a minimum of two Security Managers, but recommends three to ensure adequate backup.

[Security manager leaflet >>](#)

[Designate CitiDirect BE Security Manager >>](#)

eForms



This is an electronic documents exchange platform, available for Clients of Citi Handlowy through CitiDirect BE. eForms platform has been designed to limit the exchange of standard and non-standard paper documents with the Bank to the minimum necessary.

Thanks to the platform:

- You can submit requests to the Bank in a faster and simpler way;
- The built-in hints will help you to fill out the form correctly and minimize the risk of making a mistake;
- The Bank will be able to verify the correctness of the request you submit more efficiently;
- You will be able to check the status of your case on the platform; additionally, you will receive a request status notification in the form of an e-mail alert or text message;
- You can check historical eForms and get a report.

[More details >>](#)

[eForms activation form >>](#)

[The latest list of eForms >>](#)



Important information on cybersecurity

Staying Secure on our Digital Channels!

Irrespective of the multi-level security scheme implemented by the Bank, a User should always be aware of threats. We want to draw your attention, that criminals may use social engineering to effectively attack to withdraw funds from bank accounts. It is popular type of attack called BEC (Business E-mail Compromise).

[More details >>](#)

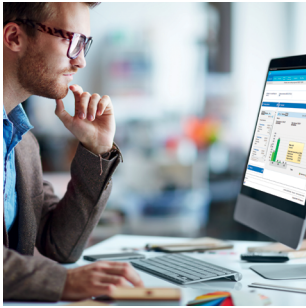
IMPORTANT: Beware of deceptive announcements related to the coronavirus epidemic (COVID-19)

[Statement of the General Police Headquarters and FinCERT.pl](#) (Polish version)

Please be especially vigilant!

[More information about security >>](#)

[More information about security on Citi web pages >>](#)



SEPA Payments vs. EUR Foreign Payments Sent To Recipients in the European Union

Thank you very much for your trust and for choosing our Bank to make SEPA transfer orders. Lately, we have noted more SEPA payments carried out through our Bank. Please be reminded that in order to effectively make a SEPA order in our CitiDirect BE system, you should choose the SEPA payment method and fill out a form in accordance with the instructions below.

Pursuant to the European SEPA rules, the only admissible fee payment option is the „Shared” option - therefore, the Select Cost Option field cannot be used in CitiDirect BE for this type of orders.

All the instructions are included in the user's manual [CitiDirect BE - Payments >>](#)

Making SEPA orders by means of the Foreign Transfer payment method may result in the Bank's longer execution time due to the possibility of errors made by the user, which will require additional explanation. Therefore, we recommend that you use the special SEPA form.

These guidelines also refer to the import of payments from the financial and accounting systems to CitiDirect BE or CitiConnect. Given the fact that it is a system connection, we encourage you to contact our Technical Support Team whose consultants will explain to you how to properly set up your SEPA order import, so that there are no mistakes and extended order execution time.



New Interest Rates Table

On March 17th, 2020, the Polish Monetary Policy Council decided to lower the NBP reference rate by 0.50% to 1.00%. As justification it has been stated, that current forecasts indicate increased probability of inflation decrease in current year and inflation taking shape below NBP inflation goal. As a result of this change the [New Interest Rates Table >>](#) comes into force from March 18th, 2020.

Citi Handlowy Corporate Cards - useful information related to work in the emergency mode

Below, you will find useful information regarding the handling of Business Cards, taking into account, in particular, remote work. The information has been divided into sections, i.e. information for:

- I) Card Program Administrators;
- II) Corporate Card Holders;
- III) Additional useful information.

At the same time, please be informed that Citi Handlowy has changed the contactless payment limits for Visa Business Cards (both debit and credit cards), as well as for the Prepaid Mastercard Payment Cards. **The limit for contactless transactions without a PIN has been increased from PLN 50 to PLN 100.** In addition, the modification will be effective in all the POS which have been properly updated to accept the higher limit. Payments without PIN are safer for sanitary reasons.

I) Useful information for Card Program Administrators

1. CitiManager - version for the Card Program Administrator (valid for VISA Business Credit Cards)

CitiManager allows you to view all the cards, limits, users, and their transactions. On top of that, the platform makes it possible to download a file in several popular formats, and to print out reports, also in an aggregate version.

The manner of registering and logging into CitiManager has been presented in our materials available in the Customer Virtual Academy (citibank.pl/wak; log in, using the code 236460 from the word ADMINØ on a keyboard with the T9 dictionary).

[Go to CitiManager >>](#)

2. Kartybiznes.pl, a service with a lot of useful information for Card Program Administrators (valid for Corporate Credit and Debit Cards)

The service is based on sections concerning the most popular topics related to the handling of Corporate Card. Please, find below the most important ones:

- a) Program Administrator Zone - contains current documentation, including the Specimen Signature Card of Authorized Card Users, i.e. a form enabling you to appoint an Administrator, which may also be processed in the eForms module (at present, our recommendation for you is to appoint more people with Administrator rights);
- b) Debit/Credit Card Application - details on how to submit a request (also electronically) in the eForms module of the CitiDirect BE system. It is worth remembering that no signature of the Card Holder is required in the application for card issuance;
- c) Insurance - this section contains a list of insurance package details included in each card. If you go to the "Report on Damages" tab, you will find instructions on how to get in touch with the insurer.

3. Contact the Bank by Remote Channels (for all types of Corporate Cards)


Please, find below the details on how to contact us, using remote channels:

- a) Business Card Hot Lines - for your comfort, all the information has been put in one place, i.e. Client Zone in the [Contact >>](#)
- b) eForms - our special module for sending documents (a corporate card request, a request to set up a User, the Specimen Signature Card of Authorized Card Users, or any instruction) electronically. You will find all the details [HERE >>](#)

II) Citi Handlowy Corporate Card Holders

1. CitiManager - a version for Card Holders (valid for VISA Business Credit Cards)

CitiManager allows you to view any card transaction online, taking into account most transactions pending authorization. The platform collaborates with mobile search engines, and it is also available in a mobile version (CitiManager Mobile).



CitiManager Mobile. Get to know the app, which enables you remote access to the selected functions of the CitiManager. Control your card expenses on smartphone or tablet!

[Download the app >>](#)

citi handlowy®

If you are not registered in the CitiManager system yet, please [click >>](#)

In addition, the platform makes it possible to do several useful things:

- a) you can activate your card - if you have not activated your card yet, please use the instructions attached to the card, and learn how to register in system and activate your card;
- b) you can view your PIN - if you have forgotten your PIN, please use the "Show PIN" option;
- c) you can make a complaint regarding your transaction - if you feel you need to make a complaint about a transaction you have made, please choose the transaction in CitiManager, roll out its details, and mark the "Dispute" option.

The manner of registering and logging into CitiManager has been presented in our materials available in the Customer Virtual Academy (citibank.pl/wak; log in, following the instructions on the screen).

[Go to CitiManager >>](#)

2. Kartybiznes.pl, a service with a lot of useful information for Business Card Holders (valid for Corporate Credit and Debit Cards)

What can you find in each service section?

- a) Insurance - details of insurance packages, and instructions on how to get in touch with the insurer (use the "Report on Damages" tab);
- b) Card Blocking / Card Lost - instructions on how to act in such situations;
- c) ATM Finder - this section will direct you to a special VISA website where you will be able to located the nearest ATM.

3. Contact the Bank via the Hot Line (for all types of Corporate Cards)

For your comfort, all the contact information has been put in one place, i.e. Client Zone in the [Contact >>](#)

III) Additional useful information

1. Please verify the persons currently authorized to contact the Bank. If necessary, please update their data. You can make your updates, using the Specimen Signature Card of Authorized Card Users (we recommend that you use the "Specimen Signature Card Expansion" option). In the current situation, we suggest that you appoint additional Administrators in order to enlarge the group of people authorized to contact the Bank. That will give you the possibility to effectively and seamlessly manage your card program.

[Link to the Specimen Signature Card of Authorized Credit Card Users >>](#)

[Link to the Specimen Signature Card of Authorized Debit Card Users >>](#)

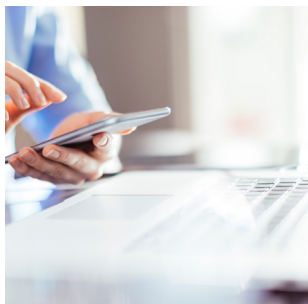
2. Also, please be informed that you can update the address at which the card you have ordered should be delivered. This change can be made, using a Request to Set Up a User. If it is a one-off modification, please report it at the Bank's Hot Line for Administrators (22 692 25 52) when you send your requests.

[Link to Request to Set Up a Visa Business Card User >>](#)

[Link to Request to Set Up a Visa Business Debit Card User >>](#)

3. The eForms module allows you to communicate with the Bank without having to send any documents on paper. Using the module, you can request a new card, raise your limits, process a new Specimen Signature Card of Authorized Card Users, or give any instruction).

[Link to the eForms module information website >>](#)



NOTE: we suspend temporary personal pick-up of guarantees

Due to restrictions related to COVID-19 and care for our Clients and employees we **suspend the personal pick-up of bank guarantees** issued for our Clients. In return, we offer:

- [issuing eGuarantee >>](#) - the electronic guarantee is becoming more and more popular, and today it is the safest solution for sanitary reasons - **recommended option!**
- guarantees in paper version, but with courier delivery.

It is important to choose one of the above delivery methods when requesting a guarantee.



Bank holidays in April and May 2020

Please note below the days in **April and May 2020** 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).

APRIL	
1	CY
6	CN
9	DK, ES, IS, NO
10	AU, BE, CA, CH, CZ, DE, DK, EE, ES, EU, FI, FR, GB, HK, HU, IE, IS, IT, LU, NL, NO, PT, SE, SG, SK, ZA
12	Easter Sunday
13	Easter Monday, AT, AU, BE, CH, CZ, DE, DK, EU, FI, FR, GB, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, PT, SE, SK, SI, ZA
17	BG, CY, GR, RO
20	BG, CY, GR, RO, UA
21	CY
23	IS, TR
27	NL, SI, ZA
29	JP
30	HK

MAY	
1	Labour Day, AT, BE, BG, CH, CN, CY, CZ, DE, EE, ES, EU, FI, FR, GR, HK, HR, HU, IS, IT, LT, LU, NO, PL, PT, RO, RU, DE, SG, SI, SK, TR, UA, ZA
3	Constitution Day
4	IE, JP
5	JP, NL
6	BG, JP
7	SG
8	CZ, DK, FR, GB, SK
11	RU, UA
15	ES
18	CA
19	TR
21	AT, BE, CH, DE, DK, FI, FR, IS, LU, NL, NO, SE
22	BE, DK
25	AE, BG, GB, SG, TR, US
26	AE, TR



*We wish you healthy
and peaceful Easter Holiday*