



CitiService News

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CitiService News



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

Managing company finances from home? It's easy!



Choose **self-service** and see how many operations you can do yourself.

Remote work and the need to maintain social distance make us appreciate more the ability to manage our resources by ourselves.

Citi Handlowy provides a number of useful functions that allow you to decide about your bank account and our services without unnecessary formalities and having to contact the bank. We would like to invite you to our **self-service** series. [Today we would like to remind why is it worth using the Security Manager function >>](#)

Reminder on the rules of executing/cancelling payment orders initiated via SWIFT messages

Customers who have submitted a document in Citi Handlowy to have a payment order executed on the basis of SWIFT messages (MT101, MT103, MT202) sent from the indicated BIC/GCN addresses will be charged additional fees in accordance with the applicable Table of Fees and Commissions from 1 May 2021.

The fee will be collected if the bank receives an incorrectly formatted SWIFT message on the basis of which the order should be executed.

If incorrect formatting prevents the transaction from being completed, the message may be cancelled, and the payment order will not be executed.



Important information for Card Program Administrators - requires action if your company uses Debit Cards for online payments!

As already announced in previous communications, the bank has changed the authentication method of transactions made without the physical use of a card (such as online transactions), and now the main authentication method used for online transactions uses biometric data in the CitiManager App.

Below are presented **3 STEPS** necessary to make online payments with Debit Cards:

STEP 1:

As the Card Program Administrator, please provide the bank with valid email addresses of the Holders of Corporate Debit Cards who use the card to make online payments. Enclosed please find the form ([available here >>](#)) on which you can collectively provide the data to the bank. A completed form should be sent to the following email address: karty.obsługa.klienta@citi.com.

NOTE: Please only send encrypted files protected with a password. Please provide the password by phone, via Corporate Card CitiPhone: **+48 22 692 25 52**.

STEP 2:

7 days after the bank executed the instructions, ask the Card Holders to register in CitiManager - [view the instruction >>](#)

STEP 3:

Ask the Card Holders to [download the CitiManager App >>](#) for phones with a biometric reader. In the app, they should activate biometric verification and turn on push notifications.

By undertaking these actions, Holders of Corporate Debit Cards will be able to authenticate transactions executed online using biometric data, which is a very simple and convenient solution. The card holder doesn't have to wait for additional messages from the bank or enter single-use codes. They should simply use biometric identification on their phone - depending on the model of the device, this may be fingerprint (Fingerprint ID) or face recognition (Face ID).

Would you like to know more?

[The announcement concerning biometrics is available here >>](#)
[Learn more about CitiManager >>](#)

Moreover, please be informed that soon the currently available solution based on SMS codes will be expanded with an additional security feature. After the change, the Card Holder will have to enter not only a single-use SMS code, but also a part of the card PIN, used for transactions made via POS terminals, in order to authenticate a transaction. We will share more details soon.

If you have any questions, please contact Corporate Cards Service using the phone number dedicated to Administrators of Business Card Programs:
phone: **+48 22 692 25 52** or email: karty.obsługa.klienta@citi.com.



Important information concerning authentication of online transactions executed using Corporate Credit Cards

As already announced in previous communications, the bank has changed the authentication method of transactions made without the physical use of a card (such as online transactions), and now the main authentication method used for online transactions uses biometric data in the CitiManager App.

[Click and see how simple it is >>](#)

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If you have any questions, please contact Corporate Cards Service using the phone number dedicated to Administrators of Business Card Programs:

phone: +48 22 692 25 52 or email: karty.obsługa.klienta@citi.com.



Cards repaid individually are more flexible - faster update of available limit

Please be informed that in April 2021 the bank streamlined and accelerated the process of recognizing top-ups of credit cards repaid through individual bank accounts. From now on, repayment of overdraft, card top-ups and card balance updates occur even on the same day that the top-up transfer is executed.

As a result of the change, a card blocked due to default will be unblocked sooner. The date of crediting the card with the top-up depends on the time and the bank from which the transfer was ordered.

Below please find the details of the previous and the new process of card top-ups.

PREVIOUS PROCESS

One crediting session, covering payments made on a given business day (not yet resulting in raising the card limit).

The available card limit is raised.



NEW PROCESS (ALREADY FUNCTIONAL)

Payments update the available limit several times during the day. The card system involves 7 crediting sessions, each raising the card limit. The last, seventh crediting session occurs at the end of the day - the payment is then physically posted in the card.



In addition, we encourage you to turn on notifications about the received payments, so that CitiManager can automatically notify the Card Holder of the top-up or the raising of the available card balance (notifications can be turned on in CitiManager for the Card Holder in the tab "Alerts" by selecting the option "Alerts Subscription", bearing in mind that the availability of this option depends on the settings of your card program).

If you have any questions, please contact Corporate Cards Service using the phone number dedicated to Administrators of Business Card Programs:

phone: +48 22 692 25 52 or email: karty.obsługa.klienta@citi.com.



CHOOSE SELF-SERVICE

CitiDirect BE self - administration - quickly, safety and... environment-friendly

CitiDirect BE self - administration feature is one of the tools which enables you to manage a bank account on your own, without additional documents exchange and the need to contact the bank.

CitiDirect BE Security Manager is a function designated to a person in your company. CitiDirect BE Security Manager is able to manage users' profiles and their entitlements as well as authentication tools (token, Mobile Pass) on his/her own, without the need to contact the bank and send additional documents.

In order to ensure adequate support, it is necessary to designate at least two CitiDirect BE Security Managers, the bank recommends designate three.

Entitlements of the CitiDirect BE Security Manager:

- Creates and deletes CitiDirect BE users
- Configuration and modification of user's entitlements
- Configure CitiDirect BE according to your own preferences
- Possibility to disable a user immediately, e.g. in the case of losing the SafeWord card
- Generates reports concerning users and its entitlements
- Managing authentication tools (token, MobilePASS)

Security Manager is allowed to manage the system without the need to fill in applications, wait for their execution and without the need to contact the bank.

Benefits for your Company resulting from having the CitiDirect BE Security Manager function:

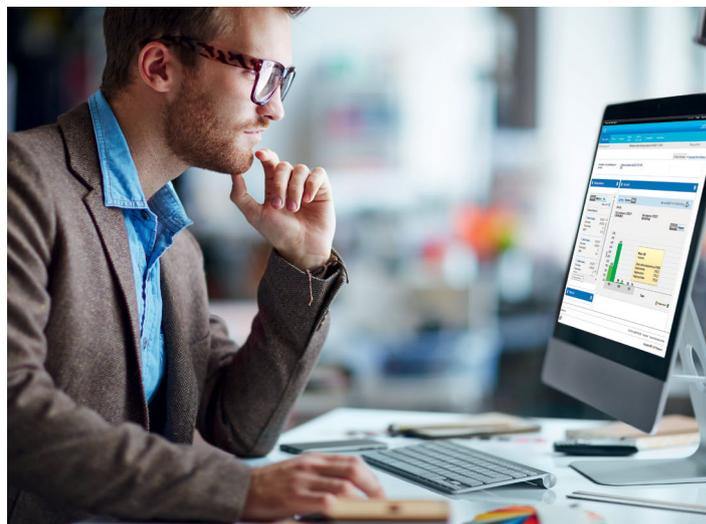
- **Saving time**
- **Security** - changes are made by two users, after every change, authorisation is required
- **Paperless operation**
- **Better control over operations in the CitiDirect BE**
- **Reduction of expenses: free confirmations of payments, entitlements reports, mt940 reports etc.**

Applications and materials:

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

[CitiDirect BE User Guide >>](#)

For more details, you can also contact a CitiService advisor.





Download of bank statements in CitiDirect BE

An option to download statements and upload files is available directly from the CitiDirect BE homepage via the menu: [File Services](#) > [Additional Services](#) > [Document Services](#).

From this page - among others - you may download statements in PDF format, there is no necessity to open CitiDirect Services tab. An installation of additional JAVA software is not required to support this module.

The screenshot shows the CitiDirect BE interface with the 'File Services' tab selected. The menu is organized into three columns:

- File Services:**
 - Export File Template**
 - View All
 - To Submit/Modify/Repair
 - To Authorize
 - Create Template
 - Export Data**
 - View All
 - To Run
 - To Run History
 - Export Custom Format**
 - View All
 - To Submit/Modify
 - Create Custom Format
 - Import File Template**
 - View All
- Self Service:**
 - ...Import File Template**
 - To Submit/Modify/Repair
 - To Authorize
 - Create Template
 - Import Transactions**
 - View All
 - To Test
 - To Authorize
 - To Run
 - To Run History
 - S/MIME**
 - View All
 - To Submit/Modify
 - Create Certificate
- More Citi Products:**
 - Schedule Files and Reports**
 - View All
 - To Submit/Modify/Repair
 - To Authorize
 - Create Schedule
 - Additional Services**
 - Document Services



Multi-currency account: one account - over 140 currencies

A simple way of making settlements with counterparties all over the world:

It's worth to remember, that in the CitiDirect BE and CitiConnect system, you may now execute payments in over 140 foreign currencies directly from an account kept in PLN, EUR or USD. Anyone who has access to the CitiDirect BE or CitiConnect system may take advantage of a multi-currency account - no additional documentation is required.

Multi-currency account - benefits:

- fast payments for providers in the local currency
- guarantee of the beneficiary's bank receiving the exact amount in the local currency
- no costs of service implementation, no additional documentation
- FX risk reduction - the exchange rate is set at the time of payment order
- no need to open currency accounts and keep funds in local accounts abroad
- fast access to current local regulations and rules of formatting settlements
- 19 currencies available through the CitiFX Pulse currency exchange platform

Reasons for making settlements in the counterparty's local currency:

- improvement of business relationships
- faster settlements
- the option to expand the network of business contacts
- easier negotiation of terms and conditions of the contract due to:
 - releasing the counterparty from the FX risk
(the exchange rate is not an element of contract negotiations)
 - making it easier for the counterparty to make settlements with local institutions
 - improving the process of incoming payment identification on the part of the counterparty

For the full list of currencies available as part of a multi-currency account, [go to >>](#)



Citi® Payment Insights

We are pleased to remind that we have made **Citi® Payment Insights** - a new panel within CitiDirect BE - available to you. This is a new tool that enables access to full information and gives you control over outgoing and incoming payments at every stage. Citi Payment Insights updates payment status and shows it with a visual tracking tool (tracker) in in CitiDirect BE and CitiConnect, making payments' monitoring as simple as tracking courier package.



Citi Payment Insights gives much more than **SWIFT gpi**.



How to learn more about **Citi Payment Insights** module which can make your daily work easier? We invite you to attend the online workshops. The calendar of cyclical trainings for CitiDirect BE is available on the registration [the website >>](#). There is a training dedicated to Citi Payment Insights (in Polish) - we invite you every Monday at 1:00 p.m

In the world of business and finance,
only here and now matters.

Citi® Payment Insights

Get much more than tracking payments under SWIFT gpi,
using global network and Citi know-how.

Start taking control of your payments today





Bank holidays in May and June 2021

Please note below the days in **May and June 2021** 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).

MAY	
1	Labour Day
3	Constitution Day, BG, CN, CY, GB, GR, IE, JP, PL, RO, RU, UA
4	CN, CY, JP, UA
5	JP
6	BG
10	RU
13	AE, AT, BE, CH, DE, DK, FI, FR, IS, LU, NL, NO, SE, SG, TR
17	NO
19	HK, TR
21	HK
24	AT, BE, BG, CA, CH, DE, DK, FR, HU, IS, LU, NL, NO
26	SG
31	GB, US

JUNE	
1	RO
2	IT
3	Corpus Christi Day, AT, DE, HR, PL, PT
14	AU, CN, HK, RU
16	ZA
17	IS
21	CY, GR, RO
22	HR
23	EE, LU
24	EE, LT
25	FI, SE, SL
28	UA

Links in our communication messages lead to websites or marketing materials of our bank or our partners and are provided for information purposes. Links are not used to collect sensitive data from our clients. In case of any doubts, please contact CitiService or the sender of the message from the bank.

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