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CitiService News

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Service Shortcuts

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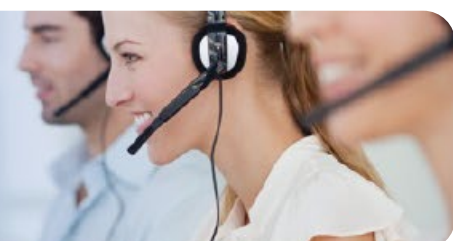
CitiDirect® Digital Onboarding

Citi Handlowy is committed to advancing the digitization of its processes and enhancing the comfort and efficiency of using its services. As we informed in the latest editions of CitiService News, we are introducing the CitiDirect® Digital Onboarding platform, which allows clients to initiate new services directly through a specially developed module of our system. In our target model, we aim to provide you with the capability to apply for additional accounts and cash management products via our CitiDirect portal through a fully digital process.

Phase 1 CitiDirect® Digital Onboarding – procedure for applying for an incremental account

Before the final solution is available, we plan to launch a feature soon that will make it easier to open an incremental account. The bank will partially fill out the form using the data we already have and send it to you for completion and signing. At this stage, the process is already digital, but still initiated by a bank employee.
[Click and see how you can open an incremental account in 3 easy steps >>](#)

CitiDirect® Digital Onboarding Phase 2 – target model

Digital Onboarding – in its final form – will streamline and digitize your onboarding experience, providing you with the ability to self-initiate your onboarding request at a time most convenient for you, directly on our platform. The newly designed, user-friendly, and intuitive interface will help you save time by leveraging information already available in our system, eliminating the need for repetitive data entry. This digital approach will also help reduce errors and delays associated with clarifying inaccuracies in traditional forms. Most importantly, direct system interaction will ensure the immediate circulation of information, enabling faster service and increased automation of subsequent processes.

Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, helping us deliver a globally consistent client experience. As part of this effort, we are adopting documents that are uniform within Citi and describe 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. These will replace the current documentation, primarily the General Terms and Conditions of Co-operation with Clients. Please note that this standardization of documentation will not result in changes to your terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire Group.

Terms & Conditions related to maintaining an account can be found at our website, in the Client Zone.

We encourage you to read them, and if you have any questions, please contact your Relationship Manager.

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

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Portal supporting business cards users and program administrators

On the kartybiznes.pl website, you can find Program Administrator Zone, where we present a series of useful materials, classified into four sections:

1. Video Instructions: A series of short videos presenting the basic functionalities of CitiManager.[1]

2. Manuals: A collection of guides for using CitiManager.[1]

3. CitiManager trainings: Unlimited online training sessions.[1]

Please note: Training sessions in Polish are held every last Tuesday of the month at 11:30.

4. Documents: Current documentation for business credit and debit cards.

[1.] Please remember that presented videos and trainings are illustrative only and may vary depending on the platform version you are using.

Two new documents have recently been added to the Manuals section:

- **Welcome Letter for Program Administrators:** A simple guide explaining the registration process for the CitiManager platform and key functionalities for administrators. The contents, which are currently sent by email to each new Card Program Adiministrator, are now also available in PDF format for easy access by both new and current administrators.

- **CCRS Reporting Module Manual or Program Administrators:** A guide to the reporting module, including both login instructions and module navigation tips. CCRS is a system that supports card program management, offering access to global reports and the ability to customize reports to meet individual needs.
  This solution is activated upon the client's request and will not be enabled automatically. To use it, please send an updated "Form of Business Cards Program Administrators", selecting "Access to Reporting Module". If you are already an active Program Administrator, you can simply submit this request by contacting your CitiService Consultant.

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Register online and take the opportunity of training on the CitiManager platform!

We would like to remind you that CitiManager provides fully digitized services for Business Cards at Citi Handlowy. This is the main tool for submitting card applications, immediately adjusting card limits, monitoring expenses in real-time, and generating statements for each debit and credit card.

Regular training sessions in Polish for 2024 will be held every last Tuesday of the month at 11:30. The next session will be on November 26th 2024.

Registering for the training is very simple and can be done via registration platform on the website >>, where you can sign up for selected sessions in Polish. Please visit our website regularly and participate in Training sessions based on your needs.

The trainings provide a step-by-step demonstration of the functions of the CitiManager platform, including the Program Administrator role.

Below we present the training plan:

1. kartybiznes.pl website

2. System home page and logging in

3. User profile and its modifications

4. Changing card user data (personal data, card parameters)

5. Notifications and card statements

6. Applying for a card

7. Moving from CitiManager to the CCRS reporting module

8. Discussing the most popular reports and their editing

9. Setting up a report subscription

Training sessions in Polish:

- are conducted live on ZOOM platform by qualified bank specialists, with the opportunity to ask questions

- are free of charge, multiple participation is possible.

Training sessions in English:

- are available under the link >>

NOTE: trainings on the Citi website cover CitiManager functionalities offered globally. The scope may vary slightly for Citi Handlowy users. Therefore, please be aware of possible discrepancies or unavailable solutions.

For more information about the CitiManager platform, visit here >>

Update your authorization for contact with the bank

To ensure secure access to your account information and maintain continuity of service provided by CitiService, **Citi Handlowy reminds you of the need to update the Authorization for contact with the Bank via IVR document.** This authorization enables designated individuals to contact the bank via CitiService (IVR) cards for telephone service on behalf of the Account Holder.

Outdated or missing information in this document may lead to difficulties in communication between your company and the bank, particularly in situations requiring inquiries or confirmation of instructions.

The Authorization to contact the bank form can be found on the [website >>](website)

You can forward the completed document to the bank in one of three ways:

1. Electronic version: send the application signed with a qualified electronic signature in PAdES format to: citiservice.polska@citi.com.

2. Through e-forms in CitiDirect electronic banking.

3. Paper version: send the application to the following address:

   Citi Handlowy
   Bank Handlowy w Warszawie S.A.
   Strefa Dokumentacji Klienta / Customer Documentation Zone
   ul. Senatorska 16
   00-923 Warszawa

Please note that applications submitted in either paper or electronic form must be signed according to your company's Signature Specimen Card and representation.

If you have any questions, please contact the CitiService Customer Service Department.

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Check processing withdrawn from the offer

Let us remind you that the processing of checks will be withdrawn from the bank's offer effective from November 30, 2024. The bank will cease to settle checks in domestic and foreign transactions (including cashier's checks, clearance checks, as well as collection and purchase of foreign checks). The check books already issued will become invalid. New check books will no longer be issued, and new checks will not be accepted.

We are focusing on promoting these settlement methods, as they bear lower risk, are more convenient to use, and more secure for both parties to a transaction. We encourage you to use our wide range of transfers, both domestic and foreign. This settlement method makes it possible to monitor the payment status, respond instantly, and process transactions with an option to automate and integrate the settlement process directly with the financial and accounting system.

Transfers are an advanced and fully digital settlement method that is a much better match for modern market standards, and the formats of our transfers correspond to regulatory requirements. As an alternative, we also offer debit and credit corporate cards, and if no other option is possible, cash-based solutions, such as withdrawal based on a payment order.

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The National Bank of the Republic of Kazakhstan migrates to ISO20022 standard – impact on KZT payments

The National Bank of the Republic of Kazakhstan will be migrating the national payment systems on to ISO20022 standard as of 11th November 2024.

At this stage, this will lead to the following mandatory formatting requirements – please bear it in mind while placing a payment order in KZT:

- The 'Beneficiary's Country of residence' has to be provided for payments in Kazakhstani tenge local currency (KZT) to a Kazakhstan non-resident's (EKNP code 3rd digit is '2', for example EKNP2121KZT343) account held with 3rd party banks in Kazakhstan.

- The 'Beneficiary's Country of residence' is to be provided in Beneficiary Address field or tag 59 in the SWIFT message in the format as follows: Bene <ISO 3166-1 alpha-2 country code> or Bene <Country full name>. – Example: Bene GB or Bene United Kingdom.

Non-compliant KZT payments with a value date after the 8th November 2024 will be rejected and returned to remitter.

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Impact of Citi's organizational changes in Mexico on MXN payments

Due to organizational changes within Citi in Mexico, we recommend refraining from sending payments in Mexican Pesos (MXN) to accounts maintained at the current Citibanamex between November 29, 2024, and December 2, 2024.

This period is crucial for activities aimed at ensuring technical readiness on the bank's part in Mexico. Please confirm – preferably by contacting the payment beneficiary – that their account details and bank information remain unchanged. Any payment instructions with an incorrect bank or outdated account number will be rejected.

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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 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 policy and may weaken Dual Approval controls. Once Dual Approval is enabled, all eligible transactions are rooted 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 people's 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 would help 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.

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Statements and reports – significant changes to data presentation will be implemented in November

Let us remind you that the previously communicated changes to the way some data is presented in statements and reports will be implemented on the weekend of November 9-10, 2024.

Useful information:

- [scope of changes >>](#)
- [FAQ >>](#)
- [mapping of fields >>](#)
- [training material >>](#)

Please ensure your systems are updated by November 8, 2024, to accommodate these changes. Due to their complexity, reverting to old settings or using previous versions of statements/reports will not be possible.

These enhancements aim to provide consistent, structured data that meets Citi standards, harmonizing intraday and end-of-day (EOD) reporting.

Your satisfaction remains our top priority. For any questions or assistance, please contact the CitiDirect Helpdesk.

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Bank Holiday:
November and December 2024

Please note the following days in **November and December 2024** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

NOVEMBER	
1	All Saints' Day, AT, BE, ES, FR, HR, HU, IT, LT, LU, PL, PT, SK, SI
2	LT
4	JP
11	Independence Day, CA, US
23	JP
28	US
30	AE, RO

DECEMBER	
16	KZT, ZAR
25	Christmas Day: AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, RON, SEK, ZAR
26	Christmas Day: AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, PLN, RON, SEK, ZAR
27	HUF