

citi handlowy

read
**CitiService
News**

December 2024 | edition No. 12

Wishing you Holidays full of joy.
May the New Year
bring much happiness.

Service Shortcuts

Contact with CitiService:

 tel.: 801 24 84 24; 22 690 19 81



The image features a blue background with various digital and financial graphics. In the top left, the 'citi handlowy' logo is displayed in white. Below it, the text 'CitiDirect® Digital Onboarding' is prominently shown in a larger white font. The background includes a hand holding a smartphone, a line graph with a 34% increase, a bar chart, and several data tables with columns of numbers. The overall theme is digital banking and technology.

citi handlowy

CitiDirect® Digital Onboarding

Citi Handlowy is committed to advancing the digitization of its processes and enhancing the comfort and efficiency of using its services. CitiDirect® Digital Onboarding platform will allow 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, cash management products and digital signers management via our CitiDirect portal through a fully digital process.

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

As we informed in the latest editions of CitiService News, before the final solution is available, we will launch a feature 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 after you sign the [Universal Onboarding Form](#). 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.

Audits – responding to the Auditor’s request



For most of you, the beginning of the year is a period of increased activity due to the closing of the financial year and requesting financial statements as of December 31, 2024. To prepare to efficiently handle the demand for audits in response to auditors’ inquiries, we remind you of the rules related to this process.

Scope of information provided in response to auditors’ requests.

1. Standard audit:

- provides general information for balances on all bank accounts and on balances for deposits, guarantees, letters of credit, and cards - it is not a form of answering every auditor’s question
- fee in accordance with the Fees and Commissions Table for Clients - PLN 200
- certificate prepared in 3 working days.

2. Custom audit:

- includes answers to all the auditor’s questions based on the applications sent to the bank
- fee in accordance with the Fees and Commissions Table for Clients - PLN 1,000
- audit prepared in 5 working days.

We would like to remind you that you must sign the application in accordance with the company’s representation and the documentation submitted to the bank (a qualified electronic signature or a signature in accordance with the signature specimen card). The application can be sent to the bank in four ways:

- by post in the original (signed by hand) to the address:

Citi Handlowy
Bank Handlowy w Warszawie S.A.
ul. Senatorska 16
00-923 Warszawa
Client Documentation Zone

- to the CitiService Advisor or Relationship Manager by e-mail with a qualified electronic signature
- via the confirmation.com platform - the auditor attaches the appropriate authorization signed by the client
- **NEW:** scan attached to the e-mail, signed by hand in accordance with the company’s representation and the signature specimens available at the bank.

At the same time, we encourage you to use the www.confirmation.com platform - digitization of the process will allow you to accelerate and improve the effectiveness of issuing bank audits while maintaining high data security standards.

Instruction for auditors submitting applications via the confirmation.com platform are available on the website <https://www.citibank.pl/poland/corporate/polish/pdf/instrukcja-confirmation.pdf>

Additionally, we would like to inform you that if the domain of the auditor’s e-mail address to which the bank is to send the prepared audit does not appear on the MTLs list, then the audit will be sent in an encrypted, secure e-mail message.

citi handlowy

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 December 17th 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 >>](#)

Simplification of the structure or conversion of accounts used for servicing Business Debit Cards



Recently, we have been informing you about the simplification of the card account structure, using, for example, this newsletter as well as direct communication with clients, whom it may concern.

The current standard for debit cards is that all cards are charged to a single account, opened as part of the main account. This simplified structure allows companies **to fully utilize the capabilities of the CitiManager platform**. As you already know, CitiManager simplifies and accelerates the self-service process of applying for a card and enables online management of each individual card without the need to submit applications or instructions to the bank. CitiManager also provides bulk solutions: it allows you to initiate applications for the issuance of multiple cards or make bulk changes to many accounts. Therefore, it is worth ensuring that you can use the full functionality of the system by simplifying the account structure. We encourage you to review your accounts and decide whether it is necessary to maintain a larger number of auxiliary accounts, considering the current system capabilities within the standard structure (all cards to one account).

Please note that the bank plans to close accounts opened during the card application process. In addition, we would like to remind you that in *accordance with the Agreement on the issuing of Business Cards and the handling of operations executed with such cards*, if the account is not the user's current account and was opened exclusively for the purpose of clearing the operations executed with the use of cards, the bank will close the account after the lapse of three months from the date of closing all cards cleared on this account, or completing the clearance of the last card to the account, whichever is later. Once a card associated with such an account expires, the bank will issue a new card without extending the availability of using that account. **Therefore, we kindly ask you to send an instruction to close accounts opened as part of the card application process as soon as possible (and no later than by the end of the year) (“Instruction to close auxiliary accounts as part of simplifying the card structure”).**

However, if you need to maintain the current expanded structure of accounts for specific reasons, we recommend converting them into standard auxiliary accounts within the main account. To do so, please submit an **“Instruction to change of the account type for handling Business Debit Cards”**. By choosing this option, you can retain the functionalities and account numbers while preventing the accounts from being closed by the bank.

IN SUMMARY: by December 31, 2024, please send us an instruction regarding accounts opened during the card application process by choosing one of the following options:

- closure of an account (**“Instruction to close auxiliary accounts as part of simplifying the card structure”**),
- conversion of an account into a standard one within the main account (**“Instruction to change of the account type for handling Business Debit Cards”**)

Both forms are available on the eForms platform under the names provided above, or ask the CitiService Representative.

For any inquiries, please contact the relevant CitiService Representative or email citiservice.polska@citi.com. The CitiService team is available Monday to Friday from 8.00 a.m. to 5 p.m., at the following numbers: 801 24 84 24, +48 (22) 690 19 81.

Accepting orders by KIR on **December 24 and 31, 2024**

On December 24 and 31, 2024:

- in the ELIXIR system, the 1st and 2nd clearing sessions will be held according to the standard session settlement hours of the National Clearing House (the 3rd Elixir clearing session will not take place),
- Express Elixir transfers will be executed without any changes.

Detailed hours for accepting orders for execution by Citi Handlowy will be provided [in a special edition of the newsletter in December 2024](#).

CitiDirect MobileToken: discover the new fast login method

CitiDirect Mobile Token at Citibank is now available in 101 countries and is set to eventually replace MobilePASS, which is being gradually deactivated for users who use several login methods.

By default, new CitiDirect users will be assigned to the Mobile Token login method.

Why should you switch to the new, upgraded Mobile Token? **CitiDirect Mobile Token** is a login credential that allows users to access both the CitiDirect® desktop platform and mobile app. Setup is simple, activation takes just minutes, and logging in is easier than ever!

With CitiDirect Mobile Token, users can easily and quickly confirm their identity in just a few minutes, gaining safe access to CitiDirect from their computer or mobile application. Combined with CitiDirect biometric authentication (fingerprint or face recognition), it offers a convenient way to login to CitiDirect.

Security Managers can enable **Mobile Token** for users in their organization by following these easy steps: [CitiDirect® Mobile Token Enablement Guide for Security Managers](#). Once enabled, users can easily activate their Mobile Token: [Mobile Token activation video](#) and log into CitiDirect: [Login video](#).

Why choose CitiDirect **Mobile Token**?

EASY-TO-USE

- Modern and mobile friendly design
- Clear and contextual instructions
- Real-time progress indicators and visual feedback

SECURE

- Device binding
- Strong verification protocols
- Time-based controls and built-in security parameters

CONVENIENT

- Activation in under 2 minutes
- Login via a quick QR code scan – with optional biometric authentication
- Easy reactivation anytime

More information can be found in the following materials:

[CitiDirect Mobile Token FAQ >>](#)

The logo for Citi Handlowy, featuring the word "citi" in white lowercase letters with a red arc above the "i", followed by "handlowy" in white lowercase letters.

citi handlowy

Year end balances

In connection with the approaching end of the year, possible over-liquidity and market volatility we ask you to pay particular attention to the balances remaining on your accounts at year-end and to keep on the accounts only the funds necessary for your day-to-day operations. Additionally, we would like to remind you that in case the account balance on the last day of the calendar year will be significantly higher than average balance, bank has the right to charge interest according to the [Interest Rate Table >>](#)

Bank Holiday: December 2024 and January 2025

Please note the following days in **December 2024 and January 2025** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

| DECEMBER 2024 | |
|---------------|---|
| 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 |

| JANUARY 2025 | |
|--------------|--|
| 1 | New Year's Day, PLN, DKK, EUR, CAD, CHF, AUD, CNY, CZK, GBP, HUF, JPY, KZT, NOK, RON, SEK, UAH, USD, ZAR, BGN, TRY |
| 2 | CHF, JPY, KZT, RON, UAH |
| 3 | JPY, KZT |
| 6 | Epiphany, PLN, RON, SEK |
| 7 | KZT, RON |
| 13 | DKK |
| 20 | USD |
| 24 | RON |
| 27 | AUD |
| 28 | CNY |
| 29 | CNY |
| 30 | CNY |
| 31 | CNY |