

citi handlowy

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CitiService
News

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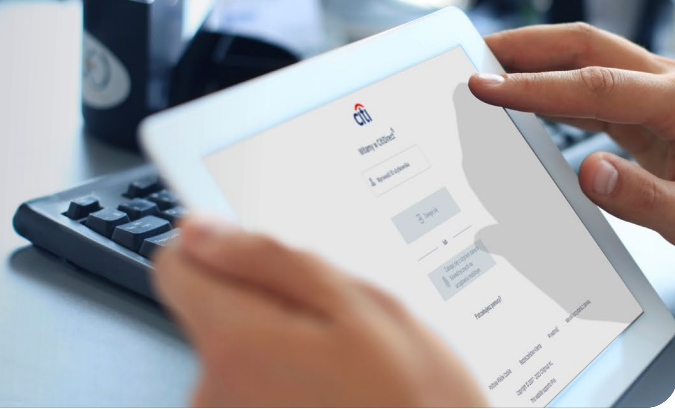
Service Shortcuts

Contact with CitiService:

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



Get familiar with new menu options in CitiDirect®



We encourage you to explore and actively use the **new menu option** (marked with the green “i” icon).

The Payments Module is now simpler, providing faster access to essential functions. It includes the “Make a Payment” option, which enhances the payment initiation experience and will become the only screen for initiating payments. We hope the suggested workflow, which leverages historical payments, will help you save time when entering payment data.

IMPORTANT: During the transition period, both menu versions were available. However, we are now decommissioning the old menu. **This means that the previous payment initiation options, such as “Input New Outgoing”, “Simple Payment”, and “Pay Using Template”, will be removed for all users.**

Please join our dedicated short training sessions on payments in the new CitiDirect!

During the upcoming workshops, we will show you how to create and authorize payments using the new CitiDirect functions, “Make a Payment” and “Approve Payments”, as well as how to manage payments on the new CitiDirect platform with the new “Manage Payments” option.



Choose one of the two January dates:

Thursday, **January 9, 2025**, at 11:00 AM or Wednesday, **January 15, 2025**, at 2:00 PM



Join us via ZOOM:

Meeting URL: <https://citi.zoom.us/j/91576290962?pwd=vGbUsoTm4EVaPgXnk5EGB2kHhd0aUp.1>

Meeting ID: 915 7629 0962

Password: 980446

The training will last only 30 minutes, will be conducted in Polish, and participation is free of charge.

Check out how to initiate payments using the new menu options:

- [payments processed in the new CitiDirect >>](#)
- [payments using a payment template in CitiDirect >>](#)
- [payment approval >>](#)
- [CitiDirect next generation - Guide “Manage Payments” >>](#)

Want to learn more? The session on the new generation of the CitiDirect system has been included in the program of our periodic [online trainings >>](#)

The image features a blue background with various data visualization elements. On the left, the 'citi handlowy' logo is displayed in white. Below it, the text 'CitiDirect® Digital Onboarding' is written in a large, white, sans-serif font. The background includes a hand holding a tablet, several line graphs, a pie chart showing '34%', and various data points and numbers like '5745747', '354360', and '1581097'.

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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. 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.

Digital Security Best Practices for Online Banking



The most effective defense, known as “layered defense”, must be built using best practices from industry standards, financial market companies, and law enforcement agencies.

Systems protection

- Ensure secure connectivity with third parties using firewalls and encryption.
- Limit access to sensitive systems (e.g., online banking, management systems).
- Proactively conduct vulnerability assessments to identify weaknesses.
- Use antivirus protection and anti-phishing tools, including email and suspicious link filtering.

Transaction management

- Limit permissions for high-risk features, such as transaction authorization and payment pattern creation.
- Set authorization limits and implement segregation of responsibilities for high-value transactions (e.g., up to 9 authorization levels in CitiDirect).
- Establish controls for sharing and modifying files or messages sent outside the company.
- Be vigilant when reviewing transaction details before submission.

Access management

- Never leave an active session unattended.
- Log out at the end of each CitiDirect session.
- Never share login details or write down your PIN.
- Use strong passwords or multi-factor authentication to protect devices and business applications.
- Set up multi-step authorization in CitiDirect.

Process management

- Provide training on fraud awareness and business procedures.
- Regularly update your business software and devices (e.g., operating system, browsers, Java, and Adobe Flash).
- Ensure your organization’s data is adequately protected.
- Control employee access and review it periodically, especially if it involves sensitive or financial information.
- Prepare an action plan for high-risk scenarios.

Internal verification

- Reconcile your account balances daily, including intraday checks.
- Periodically verify information about suppliers and contractors.
- Regularly review transaction reports and audit authorized users.
- Leverage internal resources to monitor fraud and suspicious payments.
- Send notifications and reminders to employees on actions to take in the event of actual or potential fraud.



Migration to the ISO 20022 standard

We would like to remind you that as part of the ISO 20022 standards, the process of changing the format of files used for interbank communication and transmission of payment messages is underway: Ultimately, MX will replace the popular MT format. These changes affect financial institutions worldwide, with the implementation schedule set by SWIFT. The purpose of this change is to create a unified messaging standard to be followed by all market participants, facilitating and accelerating end-to-end automation throughout the transaction lifecycle, while enabling easier data exchange and transaction identification.

In the coming years, payment formats will evolve. **Both banks and their clients need to adapt their systems to meet the new requirements.** We encourage you to follow the CitiService News and visit [our website >>](#), where we will regularly post useful information about the ongoing market migration to ISO 20022 standards.

Bank Holiday: January and February 2025

Please note the following days in **January and February 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).

JANUARY	
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

FEBRUARY	
3	CNY
4	CNY
11	JPY
17	CAD, USD
24	JPY