



CitiService News

December 2020 | Edition No. 12

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CitiService News



Market Analyses



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. [Choose self-service and download proof of payment yourself, without the need to contact the Bank representative >>](#)

Check if you're safe!

Work during COVID-19 is often remote, surrounded by family, using mobile devices and home appliances. Such a change in habits and current work standards creates temptation for hackers who may try to exploit our lack of attention or caution.

That is why we draw your attention to two important areas of cyber security:

Securing Your Home Networks:

- [Securing Your Home Network Guide >>](#)
- [Checklist to Secure Your Home Network >>](#)

Secure procurement and cooperation with suppliers:

- [Time Critical Procurement Due Diligence Checklist >>](#)
- [Case Study >>](#)

[More >>](#)



Citi® Payment Insights - start taking control of your payments today!

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



We are pleased to inform 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 CitiDirect BE, making payments' monitoring as simple as tracking courier package.

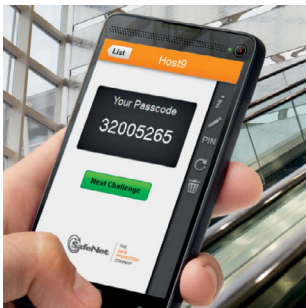


Citi Payment Insights gives much more than **SWIFT gpi**.



We invite you to check the possibilities of **Citi Payment Insights!**

More information on [our website >>](#)



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



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.

CitiDirect BE®
Aplikacja MobilePASS

[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 >>](#)



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.



Internal currency payments

Bearing in mind the continuous improvement of payment service, we would like to inform you that a dedicated method of internal currency payments is the cross-border transfer form in the CitiDirect BE or CitiConnect system.



New Interest Rate Table

With regard to the upcoming year end and expected over liquidity on the deposit market, as well as numerous fees by other banks, please be reminded that we have adjusted adequately our Interest Rate Table to the current market environment. We kindly ask to maintain only operational level of balances on accounts and term deposits, especially not to deposit investment balances.

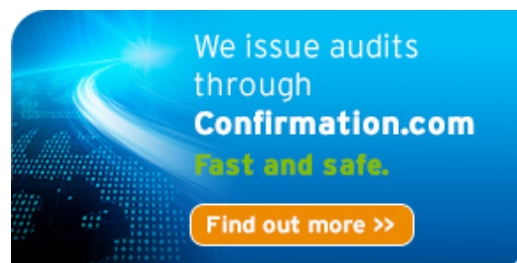
The current Interest Rate Table is available [on our website in the Client Zone >>](#)



Annual balance confirmations

We kindly inform you that the Bank will send balance confirmations as of **31 December 2020** to your correspondence addresses.

Please check them and - if needed - also update your correspondence addresses.



Acceptance hours at KIR on 24 and 31 December 2020

- Two **ELIXIR** system clearing sessions (I and II) will be held in accordance with the standard working hours of the KIR (National Clearing House).
- Six **Euro-Elixir** system clearing sessions will be held in accordance with the standard working hours of the KIR (National Clearing House).
- Express Elixir money transfers will be executed by the Bank during standard working hours: 7.00 a.m. to 6.00 p.m.

The acceptance hours for instructions to be executed by Bank Handlowy w Warszawie S.A. will be announced in the special December 2020 issue of the Bulletin.



CHOOSE SELF-SERVICE

Choose self-service and download proof of payment yourself, without the need to contact the Bank representative.

Have You ever wondered how easily and conveniently, using CitiDirect BE system, you can download proof of payment yourself?

Specially for users who look for such confirmation available as soon as Bank will process the payment, there is an option in the CitiDirect BE to get it. This confirmation contains key payment details such as beneficiary details, payment amount and the date when your transaction was processed. There is also a required legal note. Such confirmation can be provided to suppliers and beneficiaries without having to contact a Bank representative.

Why is it worth to download proof of payment in CitiDirect BE yourself ?

- **Secured, controlled by CitiDirect BE Security Manager an access** to certification of the processed payment, consistent with users entitlements in the system (no additional setup required)
- **Easy and instant access to proof of payments** - no requirement to contact Bank representative

Instruction how to download proof of payment in CitiDirect BE is available [here \(Polish version only\) >>](#)



Bank holidays in December 2020

Please note below the days in **December 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).

DECEMBER	
1	PT, RO
2	AE
8	AT, ES, IT, PT
16	ZA
24	AT, BG, CZ, DE, DK, EE, FI, HK, HU, IS, LT, NO, PT, SE, SK
25	Christmas, AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, PT, RO, SE, SG, SI, SK, UA, US, ZA
26	Christmas, AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, LV, NL, NO, PL, RO, SE, SK, SL, ZA
28	AU, BG, CA, GB, IE
29	IE
31	DE, DK, HK, JP, SE, UA

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