



CitiService News

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We are introducing a higher security standard

Win order to guarantee the highest security standards of transactions **on 27 March of this year we made available** to all Visa Business holders the **3D Secure** (Verified by Visa) service.

As of that date **certain online transactions require** (depending on the decision of the vendor/clearing agent) an additional security in the form of a 3D Secure password which is sent to the mobile phone number of the Cardholder. The launch of the 3DS is a result of a recommendation of the FSA concerning online payment transactions carried out by banks.

Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



Market Analyses



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



Web page



Card data



The code sent to the phone number



Online transactions on websites **covered by the 3D Secure mechanism will not be possible** if the Cardholder has failed to give their current mobile phone number for inclusion in the card systems.

In order to ensure the efficient implementation of the service among all Cardholders we kindly request sending the current mobile phone numbers of your employees by way of a collective instruction. The instruction should be sent by the Card Programme Administrator to the Corporate Cards Support unit at: karty.obsluga.klienta@citi.com.

After registering the notification the Bank will confirm the instruction over the phone, and then will enter the numbers in the 3D Secure system within 48 hours of confirming the instruction over the phone.

In the event of any questions or doubts please contact Corporate Cards Support by calling +48 22 692 26 62.



CitiDirect BE Portal - new functionalities

One of our goals is constant improvement of the quality of the services provided by the Bank. Responding to the needs of Customers using the CitiDirect BE system, as of 14 April 2018, we make available new functional changes and improve the existing elements of the system.

We would like to draw your attention to the following issues:

- adding information about payment details in the Queries and search option;
- modification of the mechanism of default payment display and payment models;
- increasing system security - analysis of additional behaviour patterns and additional notifications of cyber threats;
- improving the presentation of information on the account balance on the new payment creation format;
- updating the default amount format.

We encourage you to submit your comments regarding the new functionalities and proposals of changes which would facilitate your day-to-day management of payments using the CitiDirect BE system.

Should you have any questions, please contact your CitiService consultant.



Bank documentation update

We respectfully remind you of the need to update at the Bank all information regarding your company, in particular:

- any change of address (registered office or correspondence);
- to provide copies of all documents that you submit to the registry court in order to enter them in the relevant register or to disclose them in the registry files, and after the entry - to provide a current copy of the relevant register;
- details of persons authorized to dispose of funds in the Account and any other data provided to Bank Handlowy in connection with a bank account agreement or other agreements between the Account Holder and Bank Handlowy w Warszawie S.A.

Having your current details will enable us to correctly and timely carry out instructions and provide services.



As of 28 July 2018, CitiDirect BE will require the TLS 1.2 protocol

Please be reminded that as of 28 July 2018 the CitiDirect BE system will function only with the TLS 1.2 protocol which guarantees a level of security higher than its older versions - TLS 1.0/1.1. Please check no later than by 28 July 2018 whether the TLS 1.2 protocol has been activated in your browser. In the event of browsers not included in the recommended list, please make sure that the browser supports the TLS 1.2 protocol.

ATTENTION. Customers who still use the CitiDirect service should make sure that their Java software is configured correctly.

Details can be found in a communiqué published in the CitiDirect BE system.

In the event of questions please contact a representative of CitiService. Since the deadline is short, we encourage you to act promptly.



Settlements in exotic currencies

We would like to remind you that Citi Handlowy offers the possibility of making payments in **over 130 foreign currencies**, from one bank account in PLN, Euro or in US dollars. The table below presents the currencies supported by CitiDirect.

Settlements with counterparties in their local currency may help you achieve better commercial terms and expand the network of business contacts.

Currencies for outgoing payments:

AED	Dirham of the United Arab Emirates
ALL	Albanian lek
AMD	Armenian dram
ANG	Gulden - Dutch Antilles
AOA	Angolan kwanza
AUD	Australian dollar
AWG	Aruban florin
AZN	Azerbaijani manat
BAM	Bosnia and Herzegovina convertible mark
BBD	Barbadian dollar
BDT	Bangladeshi taka
BGN	Bulgarian lev
BHD	Bahraini dinar
BIF	Burundian franc
BMD	Bermuda dollar
BND	Bruneian dollar
BOB	Bolivian boliviano
BRL	Brazilian real
BSD	Bahamian dollar
BTN	Bhutanese ngultrum
BWP	Botswana pula
BZD	Belizean dollar
CAD	Canadian dollar
CHF	Swiss franc
CDF	Congolese franc
CLP	Chilean Peso
CNY / RMB	Yuan renminbi
COP	Colombian peso
CRC	Costa Rican colon
CVE	Cape Verdean escudo
CZK	Czech crown
DJF	Djiboutian franc
DKK	Danish krona
DOP	Dominican peso
DZD	Algerian dinar
EGP	Egyptian pound
ERN	Eritrean nakfa
ETB	Ethiopian birr
EUR	Euro
FJD	Fiji dollar
GBP	British pound
GEL	Georgian lari
GHS	Ghanaian cedi
GMD	Gambian dalasi
GNF	Ghanaian franc
GTQ	Guatemalan quetzal
GYD	Guiana dollar
HKD	Hong Kong dollar
HNL	Honduran lempira
HRK	Croatian kuna
HTG	Haitian gourde
HUF	Hungarian forint
IDR	Indonesian rupiah
ILS	Israeli shekel
INR	Indian rupee
JMD	Jamaican dollar
JOD	Jordanian dinar
JPY	Japanese yen
KES	Kenyan shilling
KGS	Kyrgyzstani som
KHR	Cambodian riel
KMF	Comorian franc
KRW	South Korean won
KWD	Kuwaiti Dinar
KYD	Caymanian dollar
KZT	Kazakh tenge
LAK	Laotian kip
LBP	Lebanese pound
LKR	Sri Lankan rupee
LSL	Lesotho loti
MAD	Moroccan dirham
MDL	Moldovan lei
MGA	Malagasy ariary
MKD	Macedonian denar
MNT	Mongolian tugrik
MOP	Macau pataca
MRO	Mauritanian ugija
MUR	Mauritian rupee
MVR	Maldivian rupee
MWK	Malawian kwacha
MXN	Mexican peso
MYR	Malaysian ringgit
MZN	Mozambique metical
NAD	Namibian dollar
NGN	Nigerian naira
NIO	Nicaraguan Cordoba
NOK	Norwegian kroner
NPR	Nepalese rupee
NZD	New Zealand dollar
OMR	Omani rial
PEN	New Peruvian sol
PGK	Papua kina
PHP	Philippine peso
PKR	Pakistani rupee
PLN	Polish zloty
PYG	Paraguayan guarani
QAR	Qatari rial
RON	Romanian lei
RSD	Serbian dinar
RUB	Russian ruble
RWF	Rwandan franc
SAR	Saudi Arabian rial
SBD	Solomon Islands dollar
SCR	Seychellois rupee
SEK	Swedish krona
SGD	Singapore dollar
SLL	Sierra Leonean leone
SRD	Surinam dollar
STD	Sao Tome and Principe dobra
SZL	Swaziland lilangeni
THB	Thai baht
TND	Tunisian dinar
TOP	Tongan pa'ang
TRY	Turkish lira
TTD	Trinidad and Tobago dollar
TWD	New Taiwanese dollar
TZS	Tanzanian shilling
UGX	Ugandan shilling
USD	US dollar
UYU	Uruguayan peso
UZS	Uzbek sum
VND	Vietnamese dong
VUV	Vanuatu vatu
WST	Samoan tala
XAF	Central African Franc (CFA Franc - BEAC)
XCD	Eastern Caribbean dollar
XOF	West African franc
XPF	French Pacific franc
ZAR	South African rand
ZMW	Zambian kwacha



Currencies for incoming payments:

PLN	Polish zloty
EUR	Euro
USD	American dollar
CHF	Swiss franc
GBP	British pound
CZK	Czech koruna
CNY	Chinese yuan
DKK	Danish krone
SEK	Swedish krona
NOK	Norwegian krone
KZT	Kazakh kenga
JPY	Japanese yen
HRK	Croatian kuna
RON	Romanian lei

BGN	Bulgarian lev
TRY	Turkish lira
RUB	Russian ruble
HUF	Hungarian forint
ZAR	South African rand
AUD	Australian dollar
CAD	Canadian dollar
AED	UAE dirham
BHD	Bahraini dinar
HKD	Hong Kong dollar
ILS	Israeli shekel
JOD	Jordanian dinar
KES	Kenyan shilling

KWD	Kuwaiti dinar
MAD	Moroccan dihram
MUR	Mauritanian rupee
MXN	Mexican peso
NZD	New Zealand dollar
OMR	Omani rial
PEN	New Peruvian sole
QAR	Qatari rial
SAR	Saudi rial
SGD	Singaporean dollar
THB	Thai baht
TND	Tunisian dinar

If you are interested in the possibilities of processing incoming or outgoing payments in exotic currencies, please contact your CitiService Consultant or your Currency Dealer.*

At the same time we remind you of the rules of using the "Other Instructions" field in the International Transfer format in the CitiDirect system.

ONLY the following information may be included in the "Other Instructions" field:

1. VDO - express transfer order
2. VD1 - urgent transfer order
3. Information on the individual rate of exchange negotiated
4. TARGET2 - TARGET2 Transfer order
5. Information on the correspondent bank (if any) including the SWIFT/BIC code
6. Information on the equivalent

The Bank reserves the right to collect additional fees for correcting transfer details prior to its execution.

This applies to situations where:

- the "Other Instructions" field in the international transfer formal in the CitiDirect has been used incorrectly;
- the order contains no SWIFT code of the recipient bank;
- the beneficiary's account is not in the IBAN format (applies to countries where this format is in force).

* In accordance with the Table of Banking Fees and Charges, the additional fee for a transfer in foreign currencies for which the Bank does not publish rates on its website is PLN 100.00 (the fee is charged additionally to the price for a standard foreign payment).



Euromoney Cash Management Survey

Another edition of the Euromoney Cash Management survey organised by the "Euromoney" magazine has begun. The aim of the survey is to select a bank offering the best transaction banking services. In the survey the assessment is made by the Customers. This makes us even more proud for coming first for four years in a row.

Your votes and opinions are very important to us. This is why we again encourage you to take part in this survey and cast your vote for Citi Handlowy. We want to repeat the success of the last four years and win yet again.

Every vote counts!

You may cast your vote in the survey by 11 May.

Taking part in the survey takes no more than 10 minutes.

The STIR Act - objective and scope

We would like to remind you that on January 13, 2018, the Act Amending Certain Acts in Order to Counteract the Use of the Financial Sector for Tax Fraud of 24 November 2017 (Journal of Laws, item 2491), the so-called STIR Act, entered into force.

The most important goals of the Act are to reduce tax fraud, improve the business environment for all taxpayers by restoring fair competition on the market and strengthening legal certainty as a result of the disclosure of information about registered and deleted VAT taxpayers.

The STIR Act provides for gradual submission of information and the launch of an analysis system to prevent tax fraud. Under the provisions introduced by this Act, banks and cooperative savings and credit unions (Credit Unions) are required to report to the Head of the National Tax Administration (KAS) on accounts of qualified entities within the meaning of the STIR Act, and on all transactions carried out by those entities using bank accounts or credit unions accounts covered by this system. Based on this information, the computer system of the Head of the National Tax Administration will analyse the risk of a tax fraud.

The STIR Act provides that from 30 April 2018, the Head of the National Tax Administration may issue a decision to freeze the account of a qualified entity for a period of not more than 72 hours, if the information received, in particular the results of the risk analysis, indicates that the qualified entity may use the activities of banks or credit unions for purposes related to tax fraud or activities aimed at tax fraud, and freezing the account of the qualified entity is necessary to counteract it. The Head of the NTA may extend, by way of a decision, the duration of the freeze of the account of a qualified entity for a specified time not exceeding 3 months.

No freeze may be imposed on bank accounts of natural persons used for their private settlements.





Bank holidays in May and June 2018

Please note below the days in May and June 2018 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	AT, BE, BG, CH, CN, CY, CZ, DE, EE, ES, EU, FI, FR, GR, HK, HR, HU, IS, IT, LT, LU, NO, PL, PT, RO, RU, SE, SG, SK, SI, TR, UA, ZA
2	ES, RU, SI, UA
3	Constitution Day
4	JP
7	BG, GB, IE
8	CZ, FR, SK
9	RU, UA
10	AT, BE, CH, DE, DK, FI, FR, IS, LU, NL, NO, SE
11	BE, DK
15	ES
17	NO
21	AT, BE, CA, CH, DE, DK, FR, HU, IS, LU, NL, NO
22	HK
24	BG
28	CY, GB, GR, RO, UA, US
29	SG
31	Corpus Christi Day, AT, DE, HR, PL, PT

JUNE	
1	RO
4	IE
5	DK
6	SE
11	AU, RU
12	RU
13	PT
14	AE
15	AE, SG, TR
17	AE, TR, IS
18	CN, HK
22	FI, HR, SE
25	HR, SI
28	UA