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CitiService
News

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Service Shortcuts:

Contact with CitiService:

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Changes in the documentation of Debit and Credit Business Cards

We invite our clients using Debit and Credit Business Cards to read the information regarding changes in the documentation. We plan to implement them in November this year. Details below.

Changes include, among other things:

- **a shortened time for submitting a complaint r**elated to an unauthorized operation made by a card from 13 months to 60 days, from the date the card account was debited or the date the transaction was to be made,

- **establishment of standard processes for applying for cards and managing them** via the CitiManager system and the introduction of additional fees for using non-standard processes (you can find more details below in this message),

- **withdrawal of the Application for Issuance of a Visa Business Debit Card** with the simultaneous opening of an account for the card for agreements signed until April 30, 2021 (you can find more details below in this message).

The new documentation will be effective from November 2, 2023, but in the transitional period until November 30, 2023, the bank will accept applications in both the new and previous formats.

The valid documentation will be available on the website kartybiznes.pl in the "Program Administrator Zone" tab. Please use the forms with the new reference number STANDARD 112023.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call 801 24 84 24 or +48 (22) 690 19 81, or alternatively, you can write to: **citiservice.polska@citi.com**.

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New standards for the processes used to apply for and manage Visa Business Debit and Credit Cards

As we have informed you in the "CitiService News" bulletin, **applications for the issuance of Business Cards should be filed and card management activities should be carried out via the CitiManager platform using the new modules: OLA (Online Application – apply for cards online) and OLM (Online Maintenance – online card management).**

Therefore, from November 2, 2023 on, the application process via CitiManager will be required as a new standard.

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As a result, card issuance in a way other than through the online application module (OLA), e.g. using a paper, PDF or eWniosek (eApplication) form, will be subject to a fee in accordance with the Fees and Commissions Table ("Non-standard card issuance").

And for card management, the standard will cover CitiManager and the OLM module, as well as PDF orders and eWniosek (e-Application) orders, effective from November 2, 2023.

An order to change the Holder's or User's settings, sent to the bank in paper format, will result in an additional fee being charged in accordance with the new Banking Commissions and Fees Tariff ("Fee for the processing of a User's instructions in paper format").

The transitional period for the free-of-charge use of non-standard processes will end November 30, 2023. From December 1, 2023, the use of non-standard processes will be subject to the above-mentioned fees.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call 801 24 84 24 or +48 (22) 690 19 81, or alternatively, you can write to: **citiservice.polska@citi.com**.

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Activities to simplify the account structure used to serve Visa Business Debit Cards

This message applies to clients who have Debit Cards settled on more than one account and use the Application for Issuance of a Visa Business Debit Card with the simultaneous opening of an account for the card for agreements signed until April 30, 2021.

From November 2, 2023, the standard account structure for Debit Cards will be a structure in which all card transactions are charged to one account. Card programs operating in other configurations, e.g. where each card settled in a separate account or in other structures, should be transferred to the standard structure and auxiliary accounts should be closed.

The above change results from the fact that only the structure where all cards are settled in one account makes it possible to handle them in accordance with the new standard of applying for cards using the CitiManager system and the OLA module.

If you use other structures and want to switch to the target standard structure (all cards connected with 1 account):

- please send a written instruction (PDF or eForms) in which you should indicate one of the bank accounts (opened under the Bank Account Agreement) that will ultimately serve as an account for settlement of Debit Card transactions,
- the other accounts previously used to service Debit Cards will be closed and the issued cards will be transferred to the new account without affecting the continuity of their service and operation.

Additionally, we present the answers to the key questions about the structure where all cards are charged to one account:

(?) Will Card Holders be able to use all funds on the account to which all the cards are linked?

No. Each Visa Business Debit Card has an individual limit and it is not possible to use funds from the account in excess of such limit. In addition, the Debit Card Holder has no access to see the account balance. Limit management is possible in CitiManager in real time via the OLM module.

(?) After all the cards are connected with one account, will the Program Administrator still be able to generate reports for individual Card Holders?

Yes. The CitiManager platform has an option to generate reports for each Card Holder separately, even if all the cards are linked to one account.

(?) What happens if the available card limit is higher than the available account balance?

The Card Holder will not be able to make a transaction because, regardless of the card limit, there must also be funds available in the account in an amount sufficient to make the transaction.

Please remember that a telephone information campaign is being carried out by CitiPhone Representatives. They contact our clients to inform them about the changes. Please consider consulting your Relationship Managers to find out how your current Debit Card structure could be adjusted to the new standards. At the same time, please update your contact details by sending a new/updated Business Card Program Administrators form to ensure we can contact you effectively.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call 801 24 84 24 or +48 (22) 690 19 81, or alternatively, you can write to: **citiservice.polska@citi.com**.

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Capabilities of the CitiManager platform for handling Business Cards - join our workshops!

CitiManager is an online tool, which:

- gives enhanced control over card application - the program administrator gives access to online application only to approved employees,

- shorter waiting time to receive cards after submitting an online application in CitiManager (the application submitted by 12:00 on the first working day means card issued on the next working day),

- enables efficient management of corporate card holders' accounts, monitoring expenses, generating statements, etc.,

- allows to submit an online application in a one-stage process (administrator's approval) or in a two-stage process (approval of the supervisor and administrator),

- makes online card management efficient by such activities like: data changes: business address, telephone number, mobile phone number, e-mail address, ext. employee, card status, individual limit, cash withdrawal limit, single transaction limit,

- allows - through the CCRS/Reporting module - to generate reports adapted to the individual client needs.

Do you want to learn more about CitiManager platform?

We invite you to the free workshops for Program Administrators planned on:

October 10th (Tuesday) at 2:00 pm
We invite you to a ZOOM:
https://citi.zoom.us/j/93004119941?pwd=TU41QkpXN3pMT2tJNDd4bjFCRWZEQT09
Meeting ID: 930 0411 9941
Password: 419994

and

October 27th (Friday) at 11:00 am
We invite you to a ZOOM:
https://citi.zoom.us/j/95917183558?pwd=aCthekFFemtxNmF0Q09LdjNoRVR2dz09
Meeting ID: 959 1718 3558
Password: 883972

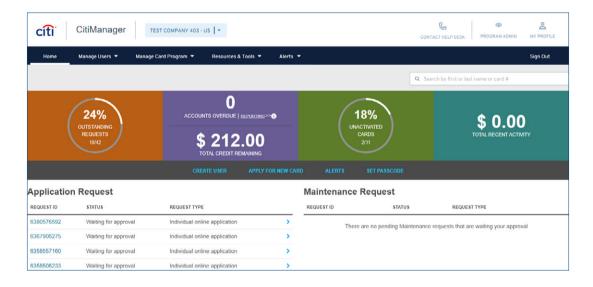Workshops will be held in Polish.

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CitiManager changes for Administrators of Visa Business Debit and Credit Cards Programs

Please be aware of upcoming changes in the appearance of the CitiManager system. Planed **refreshed appearance and simplified navigation** are intended to make using the platform even easier.

Summary of planned changes below:

- simplified navigation for faster and easier finding of the needed information,
- navigation panel, with a clear, drop-down menu, moved to the top-centric horizontal view,
- the last login data information presented after the next login, do not block navigation and the main screen view.

Changes are planned only in version for the Administrators of Business Cards Programs, they will not apply to the Cardholder version for now.

Your opinion is important to us. If you have any questions or suggestions regarding CitiManager platform, please contact the CitiService team. CitiService Representative are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call 801 24 84 24 or +48 (22) 690 19 81, or alternatively, you can write to: **citiservice.polska@citi.com**.

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CitiDirect: enhanced security for new user application

We strive to help keep your business safe and secure. We understand that our clients may request Citi Handlowy to add new CitiDirect users via the paper-based CitiDirect User Administration Form (UAF). To help improve security and mitigate risks associated with such paper-based requests (using the wet signature as well as qualified), a **second layer of authentication** will be introduced. Designated Security Managers on the clients side will have to login to CitiDirect to activate users created by Citi Handlowy on their behalf. This **new, additional step to the process** will take effect on October 25th, 2023.

If your organization is currently utilizing paper form of the application (CitiDirect User Administration Form (UAF)) to manage CitiDirect users and entitlements please ensure that you have designated Security Managers. Otherwise please designate them in advance prior to October 25, 2023 to avoid any disruptions related to the creation of new users.

To designate Security Managers (minimum two, recommended three), before the October 25th , 2023 please **submit the Channels onboarding form >>**

For more information regarding CitiDirect Security Manager functions, please join **our training sessions >>**

IMPORTANT: If your organization already has Security Managers designated and self-creates new users using administration panel (this is the fastest and recommended path), then no further action is required.

To comply with the new process, eForms can also be used to submit applications. eForms is an electronic documentation exchange platform available to Citi Handlowy clients via the CitiDirect system. To activate access to eForms, fill out the **form >>**, which should be signed by authorized persons and returned to the bank.

For more information, please do not hesitate to **reach out to your CitiService Representative or CitiDirect Technical Support team >>**

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Audits
- responding to
the Auditor's request

For most of you, the beginning of the year is a period of increased activity as the year closes financial and requesting financial statements as at December 31, 2023.

To prepare to efficiently handle the demand for audits in response to auditors' inquiries, we remind you rules related to this process.

Scope of information provided in response to auditors' requests.

1. standard audit:

- standard answer for the auditor
- provides general information on balances on all bank accounts and on balances deposits, guarantees, letters of credit and cards - 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 within 3 working days

2. custom audit:

- custom response to auditor
- includes the answers to all the auditor's questions result from the applications sent to the Bank.
- fee in accordance with the Fees and Commissions Table for Clients - PLN 1,000
- audit prepared within 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.
  Goleszowska 6 street
  Client Documentation Zone
- to the Relationship Manager e-mail with a qualified electronic signature
- via the platform confirmation.com platform - the auditor attaches an appropriate authorization signed by the client
- **NEW:** scan attached to the e-mail, signed by hand in accordance with the company's representation and 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 platform 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.

Bank holidays:
October and November 2023

Please note below the days in **October and November 2023** 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).

OCTOBER	
2	AU, CA, CN, HK
3	CN, DE
4	CN
5	CN, PT
6	CN
9	CA, JP, US
12	ES
16	UA
23	HK, HU
26	AT
30	IE
31	SI

NOVEMBER	
1	All Saints Day, AT, BE, ES, FR, HR, HU, IT, LT, LU,PL, PT, SK, SI
2	LT
3	JP
6	RU
9	ES
11	Independence Day
13	CA, SG
17	CZ, SK
23	JP, US
30	AE, RO

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