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**CitiService
News**

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Service Shortcuts

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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 – incremental account application

As we previously announced in earlier editions of CitiService News, before the full solution becomes available, we have introduced a functionality that simplifies the process of opening an additional account. The bank partially fills out the form using the data we already have and sends it to you for completion and signing. In this phase, 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.

Digital Signer Management is an additional module in CitiDirect that we plan to launch later in 2025.

It will allow to independently check the list of authorized signers for accounts and request updates, add new signers, or remove existing authorizations.

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.

The image features a dark blue background with a glowing globe and a network of blue lines connecting various points. In the upper left, there are icons of a human head, a lightbulb, and a gear. The Citi Handlowy logo is in the top left corner.

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Cross border transfers: SHA as the default charging option

Please be reminded that SHA is the default charging option for foreign payments to banks located in the European Economic Area, regardless of the currency of the transaction. This is due to the guidelines of the Payment Services Act implementing the PSD2 directive. The bank cannot interfere with your selected payment option. If you choose OUR option, your payment will be processed accordingly. However, this may lead to the beneficiary's bank rejecting the transaction, as they may not accept this cost option. At the same time, if no charging option has been selected, the system will set the default option – SHA (Shared), as prescribed by the rules mentioned above.

IMPORTANT NOTE: when ordering payments in the EEA, please pay special attention to the selection of the SHA charging option. Selecting any other charging option may result in rejection of the payment.

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Register online and
take the opportunity
of training on
the CitiManager platform!



Regular training sessions in Polish for 2025 will be held quarterly, on the last Tuesday of March, June, September and December, at 11:30 a.m. The next session will be on March 25, 2025.

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. Additionally, we will send e-mail invitations for each session (with the option to add the event to the calendar) to active program administrators whose e-mail addresses will be available in CitiManager on the day the invitation is sent.

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. 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
- 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 >>](#)

Closure of accounts opened as part of the Business Debit Card application process



We would like to remind you that the bank has withdrawn the accounts opened as part of the card application process from its offer, while those already opened will be closed with the card expiry date. Meanwhile, in order to meet the needs of customers and maintain the continued use of such cards, we again encourage you to employ the following options:

- closing the account and transferring the settlement and service of issued cards to another standard account (“[Instruction to close auxiliary accounts as part of simplifying the card structure](#)”),
- conversion of an ‘older type’ account into a standard one within a current account (“[Instruction to change of the account type for handling Business Debit Cards](#)”)

Both forms are available through eWnioski (eForms), under the names indicated above, or from a Consultant.

When a card for which such an account has been opened expires, the bank will not renew the card and the account will be closed. If you wish to keep the accounts operating, it is necessary to convert them, which requires a corresponding instruction.

From the beginning of 2025 we started steps to completely terminate and close the accounts opened as part of the card application process. The Bank plans to complete this process no later than the end of 2027 (which is based on the expiry dates of the cards currently used). You will be notified of the account closure.

We would also like to remind you that the current standard is to use the card application module via CitiManager, which requires one account to be designated for the card program service. We of course give you the possibility to maintain multiple accounts (payable according to your current price list), but the application process should always take place within the designated account. Subsequently, you can have your card re-linked to another account of your choice.

Take special note of this process now, as a lack of instruction on your part to close or change ‘older type’ accounts will result in a refusal to renew the card and, as a consequence, the inability of Employees to use it, e.g. when travelling on business, attempting to make remote payments or renewing recurring payments.

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.

A background image showing a close-up of two business professionals in a meeting. One person is pointing at a document on a table while the other looks on. The image is slightly blurred to focus on the text.

Importance of actual settings in CitiDirect in the event of ownership changes

While operating on the market, companies may change owners, the company may be divided, share or the entire company may be sold.

Please remember to immediately make appropriate adjustments regarding access to the bank account in the event of ownership changes. In the CitiDirect system, you should ensure that user settings and profiles are up to date by verifying whether:

- all CitiDirect users are still employees of your company,
- user accesses and/or entitlements require modification,
- during cooperation with the bank, the company authorized another entity (e.g. the parent company) to view the account or submit instructions and whether such disposition is valid,
- there are authorizations or instructions related to specific access channels or customer profiles in CitiDirect.

Regularly verifying authorizations for another entity is important for the security of the company. Please inform the bank immediately if you need to cancel a previously submitted instruction. Such notification should be submitted in writing, signed by authorized persons.

Electronic banking settings, such as user access, entitlements, and account settings, can be verified and/or changed by the Security Manager from your company directly in CitiDirect.

If there is no Security Manager, please contact the bank representative.

Bank Holiday: February and March 2025

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

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

MARCH	
3	BGN
10	KZI, UAH
14	ILS
20	JPY
21	KZT, ZAR
24	KZT
25	KZT
31	TRY