

Wishing you a warm, healthy
and peaceful Christmas
and a good and prosperous
New Year 2021!



CitiService News

December 16, 2020 | Special Edition

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Cut of time for receiving payments in Citi Handlowy on 24 and 31 December 2020

1. We kindly inform that on **24 December 2020**, Citi Handlowy branches remain closed (except for the Traugutta 7/9, Warsaw branch that is open until 1:00 p.m.), with the simultaneous change of hours for accepting orders according to the schedule below:
 - a) International and domestic external and internal transfers:
 - sent via electronic banking system:
 - 1) Domestic internal transfers - **until 5:30 pm**
 - 2) Domestic external transfers - until 5:30 pm (Domestic external outgoing transfers sent between 12:30 pm and 5:30 pm will debit the account on 24.12.2020 and will be settled in the 1st Elixir session on 28.12.2020)
 - 3) Sorbnet domestic transfers - **until 12:00 pm**
 - 4) International external transfers:
 - a. SWIFT VDO (PLN) **until 12:00 pm**
 - b. SWIFT VDO (currency other than PLN) **until 2:30 pm** at the latest **(depending on the currency)**
 - c. SWIFT VDI/VD2 **until 2:30 pm**
 - d. SEPA VDO/VD1 **until 2:30 pm**
 - 5) International internal transfers - **until 2:30 pm**
 - Express Elixir transfers remain unchanged
 - domestic internal transfers submitted in paper form - **until 10:00 am**
 - domestic external transfers and international transfers submitted in paper form - **until 10:00 am**
 - sent via keyed fax - **until 10:00 am**

Orders sent outside the above hours will be executed on **28 December 2020**.

b) Deposits:

- executed by phone - **until 12:00 pm (noon)**
- sent electronically or submitted in a paper form - **until 12:00 pm (noon)**

c) International cash receipts:

- SWIFT payments received unchanged
- payments received through the EuroElixir system will be credited on the same day
- received SEPA payments will be credited on the same date



- d) Domestic cash receipts from the National Clearing House to Customers' accounts will be credited on the same day
 - e) Trade Services Products, i.e. Export and Import Letter of Credits, Collections and Guarantees - **until 11:00 am**
 - f) Trade Finance Orders - Factoring - **until 11:00 am**
 - g) Availability of electronic files in the CitiDirect BE system:
The predictable availability of files concerning receivables collection services (i.e. SpeedCollect, Direct Debit and bank statements in the form of MT940 and PRGSTA files) is from 8:00 am on **25 December 2020**.
 - h) Availability of PDF electronic bank statements in the CitiDirect BE system: from 7:00 am on **28 December 2020**.
2. We kindly inform you that on **31 December 2020** the opening hours of Citi Handlowy's branches will be reduced to 1:00 pm with a simultaneous change of hours for receiving orders according to the schedule below:
- a) International and domestic external and internal transfers:
 - sent via electronic banking system:
 - 1) Domestic internal transfers - **until 5:30 pm**
 - 2) Domestic external transfers - **until 5:30 pm** (Domestic external outgoing transfers sent between 12:30 pm and 5:30 pm will debit the account on 31.12.2020 and will be settled in the 1st Elixir session on 4.01.2021)
 - 3) **Sorbnnet** domestic transfers - **until 12:00 pm (noon)**
 - 4) International external transfers:
 - a. SWIFT VDO until **12:00 pm (noon)** at the latest (**depending on the currency**)
 - b. SWIFT VDI/VD2 until **12:00 pm (noon)**
 - c. SEPA VDO/VD1 until **12:00 pm (noon)**
 - 5) International internal transfers - until **12:00 pm (noon)**:
 - Express Elixir transfers remain unchanged
 - domestic internal transfers submitted in paper form - **until 10:00 am**
 - domestic external transfers and international transfers submitted in paper form - **until 10:00 am**
 - sent via keyed fax - **until 10:00 am**

Orders sent outside the above hours will be executed on **4 January 2021**.

- b) Deposits
 - executed by phone - **until 12:00 pm (noon)**
 - sent electronically or submitted in a paper form - **until 12:00 pm (noon)**
- c) International cash receipts
 - SWIFT payments received by **2:00 pm** will be executed on the same day
 - payments received through the EuroElixir system will be credited on the same day
 - received SEPA payments will be credited on the same date
- d) Domestic cash receipts from the National Clearing House to Customers' accounts will be credited on the same day
- e) Trade Services Products, i.e. Export and Import Letter of Credits, Collections and Guarantees - **until 11:00 am**
- f) Trade Finance Orders - Factoring - **until 11:00 am**

g) Availability of electronic files in the CitiDirect BE system:

The predictable availability of files concerning receivables collection services (i.e. SpeedCollect, Direct Debit and bank statements in the form of MT940 and PRGSTA files) is from 8:00 am on **1 January 2021**.

h) Availability of PDF electronic bank statements in the CitiDirect BE system: from 7:00 am on **4 January 2021**.

We kindly inform you that the **annual confirmations of balances as of 31.12.2020** will be sent by the Bank to your correspondence addresses. The Bank has also provided options for an electronic version of the Annual Balance Confirmation (eRPS) document upon submission of your relevant request. The electronic version will be sent in PDF format via the SecureMail secured e-mail. For detailed information about eRPS, please contact the Customer Service Department.



Reminder of information about the change in authentication method of online transactions – pay attention if your company makes online payments with Debit Cards!

As already announced in previous communications, the Bank has changed the authentication method of transactions made without the physical use of a card (such as online transactions), and now the main authentication method used for online transactions uses biometric data in the CitiManager Mobile application. Please be also informed that the Bank has postponed the deactivation of SMS codes (planned for December 2020) until 2021. The Bank will inform you of the exact date of deactivation of SMS codes in a separate communication.

3 STEPS to retain the ability to make online payments with Debit Cards using biometric data::

STEP 1: As the Card Program Administrator, please provide the Bank with valid email addresses of the Holders of Corporate Debit Cards who use the card to make online payments. Enclosed please find the form ([available here >>](#)) on which you can collectively provide the data to the Bank. A completed form should be sent to the following email address: karty.obsługa.klienta@citi.com.

NOTE: Please only send encrypted files protected with a password. Please provide the password by phone, via Corporate Card CitiPhone: +48 22 692 25 52.

STEP 2: 7 days after the Bank executed the instructions, ask the Card Holders to register in CitiManager – [view the instruction >>](#)

STEP 3: Ask the Card Holders to download the [CitiManager mobile app >>](#) for phones with a biometric reader. In the app, they should activate biometric verification and turn on push notifications. By undertaking the above actions, Holders of Corporate Debit Cards will secure their ability to make payments for online card purchases, even when the current authentication method based on single-use SMS codes will be no longer available.

Would you like to know more?

[The announcement concerning biometrics is available here >>](#)

[Learn more about CitiManager >>](#)

Please be also informed that the Bank is going to apply exemptions regarding strong authentication, provided for in the Commission Delegated Regulation (EU) 2018/389:

- Article 12: “Unattended terminals for transport fares and parking fees”,
- Article 13: “Trusted beneficiaries”,
- Article 14: “Recurring transactions”,
- Article 16: “Low-value transactions”,
- Article 18: “Transaction risk analysis”.

We will soon give you more details about the exemptions applied by the Bank.

If you have any questions, please contact Corporate Cards Service using the phone number for Administrators of Business Card Programs: +48 22 692 25 52 or email: karty.obsługa.klienta@citi.com.



Corporate Credit Cards: Have you tried biometrics and CitiManager app yet?

As already announced in previous communications, the Bank has changed the authentication method of transactions made without the physical use of a card (such as online transactions), and now the main authentication method used for online transactions uses biometric data in the CitiManager Mobile application. Please be also informed that the Bank has postponed the deactivation of SMS codes (planned for December 2020) until 2021. The Bank will inform you of the exact date of deactivation of SMS codes in a separate communication.

[Learn more >>](#)

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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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