



## CitiService News

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### Important information for Customers using Visa Business charge cards

We would like to remind you that due to the ongoing migration of Cards to a new platform, an information campaign is being implemented for Customers who use Visa Business Charging Cards, comprising:

- a letter with details about the migration process and the works being carried out
- an e-mail with registration data for programme administrators in the company
- new microprocessor Cards.

In addition, we would like to remind you that your account will be debited with one accumulated sum over the subsequent cycles, as both your Cards need to be settled. Details concerning debits on new Cards are available via the CitiManager Platform, which is described in more detail below - in the information for proxies and company employees who use charge Cards.

#### Important information

##### For Card proxies in the company

As we provide you with the new CitiManager Platform for managing your Business Cards, the proxies currently authorized to receive Cards and PIN numbers will also obtain the status of main proxy and Business Card CitiManager system administrator. Every proxy has received or will receive two separate e-mails from [citicommercialcards.admin@citi.com](mailto:citicommercialcards.admin@citi.com) containing:

- a unique ID number / registration identifier and
- a registration password / code.

The proxies will use those details to log on to [home.cards.citidirect.com](http://home.cards.citidirect.com) via the "Individual registration for persons with no card" option, in order to create an administrator account.

If you do not receive the above-mentioned e-mails, please contact Corporate Card Customer Service in order to provide us with the contact details necessary to create system accounts.

For more information on setting up access to CitiManager and its functionalities, as well as the existing CCRS module, go to [citidirect.pl](http://citidirect.pl) and [www.citihandlowy.pl/strefaklienta/karty](http://www.citihandlowy.pl/strefaklienta/karty).

## For employees

The new chip Cards will be inactive when you receive them - they will have to be activated by phone by the end of June, which will also mean blocking your current Card. As of July, the process of blocking old Cards will commence.

Every employee who receives a new chip Card should contact Corporate Card Customer Service (by calling **+48 692 26 62** or **800 120 111**) to have a T-PIN (PIN for phone service) and A-PIN (PIN for transaction authorization at POS terminals and ATMs) assigned, following the instructions enclosed by the Bank with the Card. Our helpline consultants will be at your disposal 7 days a week from 6.30 am till 12 midnight.

## Important changes in Visa Business Charge Cards with access to the CitiManager system

Function	Before changes	After changes	Additional information
Transaction authorization	Signature	PIN	Safer and quicker authorization. You can still make your signature authorizations (option)
Card structure	Magnetic stripe Card	Magnetic stripe and chip Card	Safer saving of data
Contactless payments	Unavailable	To be implemented	The Bank is currently working on implementing this functionality. You will be notified when it is made available
Card number	Number assigned to the magnetic stripe Card	A completely new number assigned to the chip Card	In case of cyclical debits or Card blocking, please change your Card number
Card validity	1 year	3 years	Lower Card issuance costs (not once a year, as before, but once every 3 years) Reduction of the costs of distribution in the company and administrative costs
Card usage fee	Annual upfront fee	Monthly fee	No payments for the other months once the Card has been closed
Express Card issuance	Within 1 business day	On the following business day	Dates for a properly filled out application delivered to the Bank on a business day, at or before 12 pm. Courier deliveries are accepted until 5 pm on business days
PIN distribution	By post, one day after the Card is sent	PIN is assigned by phone while the Card is activated via IVR	The Card is ready for payment transactions after its activation. Reduction of the costs of distribution in the company and administrative costs
PIN change	Fixed Card PIN	PIN assigned by phone	Free change and assignment of PIN instead of Card re-issuance and associated costs
PIN recovery	PIN sent by post again	PIN assigned by phone again	Free change and assignment of PIN instead of the PLN 20 fee
Employee access to transactions	By phone or through the bank statement	By phone, through the bank statement, on-line access including mobile access	CitiManager and CitiManager Mobile, at any place and time
Access to information on Cards and transactions for the proxy	By phone, through bank statements, and CitiDirect static reports	By phone, through bank statements, and data available in CitiManager	CitiManager with online access
Access to reports	Reports available in CitiDirect	Possibility to generate your own reports in the CCRS module in CitiManager. The report option currently available in CitiDirect is deactivated	CCRS is an advanced tool enabling users to create reports based on any Card and transaction data they choose, with the options to subscribe, create report templates, share reports with other employees, etc. Instructions for CCRS are available at <a href="http://citidirect.pl">citidirect.pl</a>
Employee bank statements	Sent via email	Ready for download in CitiManager	Employees receive email notifications about their bank statements ready for download in CitiManager
Individual employee bank statements and Collective company statements	Sent via email or ready for download in CitiDirect	Ready for download in CitiManager	The Collective statement for all Cards has been replaced with Collective statements generated separately for each Card colour (Gold, Silver, Blue)

Function	Before changes	After changes	Additional information
Joint company statements	One statement for all Cards	One statement for Gold, Silver, and Blue Cards	The option to generate data sets in several formats and individually, using CitiManager or CCRS
Bank statement archive	30 days	5 years	Available earlier in CitiDirect, now in CitiManager
Card settlement period end and statement date	25th day of each month, regardless of public holidays	In the event that the cycle end date (25th day of the month) falls on a public holiday, it will be shifted to the preceding business day, while the statement date will be the following business day	The modified date presentation will have no impact on the functioning of the Cards and statement settlements
Notifications	Unavailable	Sent via email. SMS notifications to be implemented	Set up by the Bank, the company, and employees in CitiManager. E.g. with regard to the availability of a new statement, exceeded Card threshold limit, a transaction above a specified amount or any transaction that has been made, along with many other notifications
Structure of proxies for Business Cards	Proxies authorized to receive Cards and PIN numbers are among those authorized to give instructions by phone and in writing	Main proxies authorized to receive Cards, set as first administrators in CitiManager, and auxiliary proxies authorized to give instructions in writing and by phone	The Bank has selected main proxies from the current list of proxies authorized to receive Cards and PIN numbers. These persons will receive two emails - with an identifier and a unique registration code enabling activation of CitiManager access for the administrator. The main proxies may delegate CitiManager access rights to other employees with their own or lower access levels
Temporary limit change	Available by phone and e-mail up to PLN 55 thousand, regardless of cash and cashless payments	Available by phone and e-mail up to PLN 55 thousand. In cashless payments, there are no changes, while in cash payments, the new limit may not exceed the original Card limit	If there is a need to increase the cash limits beyond the original Card limit, please update the latter, so that it does not create limitations going forward. In addition, the Bank plans to make it possible to change Card limits in CitiManager
Business Card Customer Service - phone numbers	(22) 692 24 36 or 800 120 078	(22) 692 26 62 or 800 120 111	The current number can always be found on the back of the Card
Available Card types	Gold, Silver, Blue, CitiBusiness	Gold, Silver, Blue	Due to your declining interest in flat CitiBusiness Cards, the Bank has decided to discontinue them. And instead, along with the migration to the new system, issue Cards from the higher, Blue, segment
Access to bank statements and reports	Via CitiDirect: <a href="http://portal.citidirect.com">portal.citidirect.com</a>	Via CitiManager: <a href="http://home.cards.citidirect.com">home.cards.citidirect.com</a>	Addresses and reference materials are available at <a href="http://www.citidirect.pl">www.citidirect.pl</a>
Bank extended liability fee	It is charged at the end of the cycle if at least one cashless transaction was made	It is charged at the end of the cycle if at least one cashless or cash transaction was made	Despite the risk of the Card being lost, and regardless of whether it is used or not, the Bank still charges no fees for the months during which the Card is not active.

Should you have any further questions do not hesitate to contact Corporate Card Customer Service (by calling +48 22 692 26 62 or 800 120 111).



## Citi Trade Portal

We would like to inform you that as of 1 August 2017 the moment of commencing the processing of applications/instructions regarding guarantees, letters of credit and collections sent in writing will change.

Priority will be given to applications, orders and instructions sent using the Citi Trade Portal platform. They will be handled in accordance with the processing times currently in place.

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**The processing of applications, orders and instructions submitted in writing will commence on the next business day after their receipt.**

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We would like to thank those of you who already use the Citi Trade Portal for your co-operation, and encourage you to continue utilising this platform.

To those of you who have not yet chosen to place orders online, we recommend using the Citi Trade Portal.

Apart from quicker commencement of the processing of your orders, Citi Trade Portal will provide you with instant tangible benefits, such as immediate and full information regarding your applications/orders, full and prompt information from the Bank regarding events which occurred in a given transaction, elimination of costs (courier mail/postal charges/paper, etc.), reports regarding the products ordered and all trade support products in one place.

On the Citi Trade Platform you will also find a variety of order/instruction templates. The system helps users to fill those. It is possible to create an application by editing another application - these elements facilitate and speed up the process of application creation on your part.

In order to implement the Citi Trade Portal, please contact your bank consultant.



## Bank holidays in July and August 2017

Please note below the days in July and August 2017 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).

JULY	
3	CA
4	US
5	CZ, SK
6	CZ, LT
14	FR
17	JP
21	BE

AUGUST	
1	CH
7	AU, CA, IE, IS
9	SG, ZA
11	JP
15	AT, BE, CY, ES, FR, GR, HR, IT, LT, LU, PL, PT, RO, SI
24	UA
28	GB
29	SK
30	TR
31	AE