



CitiService News

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

Visa Business Card - a higher level of security

Reminder for Visa Business Corporate Card Users (Visa Business Debit Cards, Visa Business Charge Cards, Visa Business Guaranteed Cards)

Please be informed that the **3D Secure** service has been launched for Visa Business Corporate Cards. This service provides additional security during transactions without physical use of the Card, over the Internet. During an online transaction, the Cardholder is asked to enter the 3D Secure password, which is sent in the form of a text message to the mobile telephone number provided to the Bank. Therefore, online transactions can only be conducted if the Cardholder's mobile telephone number is registered in the Bank's card systems.



NOTE: For the purpose of the above please submit or update the database of mobile telephone numbers of holders of Visa Business Corporate Cards issued to your company's employees – **by the end of June this year.**

Please send the information to this e-mail address: karty.obsługa.klienta@citi.com.

Holders of Visa Business Guaranteed Cards and Visa Business Charge Cards are asked to fill in the information directly on CitiManager - here: My Profile/Mój Profil, box: Numer telefonu komórkowego.



Split Payment - VAT account reports - 15 June 2018

Please be informed that as of 1 July 2018 **VAT accounts** will begin to be used in business transactions. These are used for settlement in the **Split Payment** mechanism.

If you would like to receive **VAT account reports** (for example MT940 files), you can:

- generate reports yourself from the CitiDirect system (free of charge),
- download reports generated for you by the Bank (fee will be charged).

If you would like to make use of reports generated by the Bank (option 2), please **fill in the one-page application form**, on the website www.citidirect.pl in the section "Dokumenty", and send it back to the Bank by no later, than **15 June 2018**. Sending the application form to the Bank within this time will mean that you can use VAT account reports as of 1 July 2018. Receipt of forms after this time will mean that the service is activated after this date.

The Bank will process the abridged [application form](#) described above until the end of July 2018. After that date reports will be available for a fee according to similar rules, as the current payment settlement accounts, i.e. using the [Activation/configuration](#) form (section 7b - download files).

To summarise:

Report Group	1. Reports generated independently	2. Reports downloaded as ready files
Access to a report	Users of CitiDirect who have access to information about the account and export can set up CitiDirect themselves to generate reports. Users can then generate reports on their own	The Bank sets up distribution of files to the specified CitiDirect Users on the basis of an application form submitted to the Bank. Reports are generated by the Bank , and Users download ready files (in the same way as statements generated by the Bank downloaded as PDF files)
Report type:	Reports available on CitiDirect, in particular SAP MT940 and SWIFT MT940	PRGSTA, newPRGSTA, MT940 or other non-standard reports (SpeedCollect specified in the Agreement)
Fees	Reports which are free of charge	Reports for which a fee is charged
Documentation	Not required (for Users who have access to information about the account and export from the VAT account)	Documentation is required in the form of an abridged application form (deadline: 15 June 2018 r.) After this time a standard application form is required Activation/configuration



New number for contacting the Corporate Card Service Division

Information for Customers using VISA Business corporate cards

As migration of corporate cards to a new IT platform has now been completed, please be informed that as of , 31 July 2018 the Citiphone telephone numbers 22 692 24 36 and 800 120 078 will no longer be operated. The Corporate Card Service Division can be contacted on 22 692 26 62 or 800 120 111.

Please also be informed that payments relating to transactions performed using new cards should be made to the new account numbers given on bank statements.



The GDPR and Business Cards

As of **25 May 2018** Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation -GDPR) came into effect.

For this reason we have prepared a special leaflet explaining the purpose and rules of processing by Bank Handlowy w Warszawie S.A. (the "Bank") of your personal data and your rights relating to processing of those data. The leaflet explains among other things

- the rules concerning the purpose of personal data processing,
- the rules concerning integrity and confidentiality of data processing,
- the rules concerning the processing of personal data by automated means,
- the right of access to, rectification and erasure of your personal data processed by the Bank.

The contents of the leaflet can be found here:

www.citibank.pl/poland/corporate/polish/files/informacja-rodpo-posiadacze-uzytownicy-kart.pdf.

As the changes regarding personal data protection made in the law are substantial please read the attached materials carefully.

As required under current laws, the Bank will send the information described above to all Holders of Business Cards in your organisation.

To this end, Cardholders for whom the Bank has been provided with e-mail addresses will be sent individual e-mail notifications in the coming days. If no e-mail address has been provided, notifications will be sent by conventional mail to the appropriate address.

Regardless of the above, you may distribute the enclosed clause in electronic or paper form to users of cards in your company according to your needs.

If you have any queries about the procedure for and scope of processing of your personal data by the Bank, or your rights, please contact the Bank at ul. Senatorska 16, 00-923 Warszawa, or contact the Personal Data Protection Officer by e-mail via daneosobowe@bankhandlowy.pl or in writing at ul. Goleszowska 6, 01-249 Warszawa.

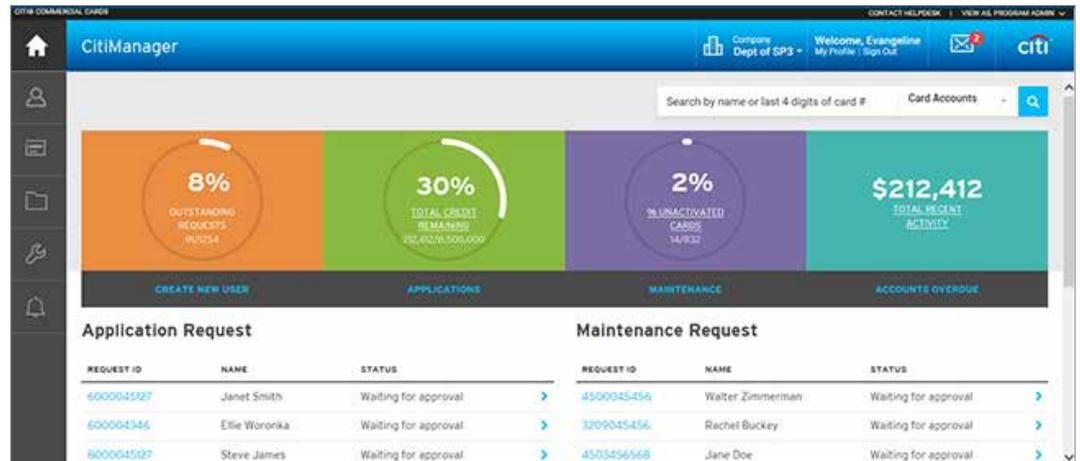


Charges for servicing Guarantee Cards to be brought back

To ensure services of the highest quality and in response to changing market conditions, in 2017 we made necessary changes to the Table of Fees and Commissions, for example with regard to the annual fee, which will be replaced with a monthly fee. At the beginning of June 2018 we will bring back charges for use of Visa Business Guaranteed Cards. These charges were suspended due to replacement of cards with magnetic strips with cards with a standard chip and PIN. The card fee will be charged once a month, on the last business day of the cycle - instead of the issuance/renewal fee previously charged in advance for the whole year.



Redesign of the profile of the CitiManager platform Administrator



Greater comfort and efficiency of our Partners has always been a priority for Citi Handlowy. The redesign of the CitiManager® platform for Cardholders means that the [CitiManager](#) interface will soon be upgraded for Program Administrators and will have a totally new look and user experience.

All of the functions known up to now will still be visible, but improvements will be made to : navigation and efficiency of operation - it will be even easier to manage the Cardholder database.

The new CitiManager application for card program Administrators will be launched in **Q III 2018** and will have a newly designed login page for Administrators of the program and Cardholders alike.

We will send more information as the launch of the new design for the service approaches.



Combining Visa Business Guaranteed Card and Visa Business Charge Card documentation

We do our very best to make our Customers' work easier. For some time we have been receiving feedback saying that card documentation is not very user-friendly. To **rectify** this, we decided to combine the Visa Business Guaranteed Card and Visa Business Charge Card documentation into a single product: Visa Business Cards.

This change will mean the following benefits for a Visa Business Card User and Holder:

- reduction of card-related documentation by **75%**,
- a single agreement, terms of service and table of fees and commissions - regardless of how the card is repaid,
- standardised card application forms.

We are sure that this change will make the daily work of Administrators of the Card program in your company considerably easier.

The new documentation for Visa Business Cards is available now at <http://www.citihandlowy.pl/poland/citidirect/polish/dokumenty.htm> under Karty Biznes.



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.



Bank holidays in June and July 2018

Please note below the days in June and July 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).

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

JULY	
2	CA, HK
4	US
5	CZ, SK
6	CZ, LT
16	JP