

citi handlowy

*read*  
**CitiService  
News**

May 2025 | edition No. 5

## Service Shortcuts

Contact with CitiService:

 tel.: 801 24 84 24; 22 690 19 81



# CitiDirect® Digital Onboarding - managing the list of authorized account users

We would like to remind you that CitiDirect Digital Onboarding supports our clients in opening additional accounts using the Universal Onboarding Form. Currently, in Phase 1, the bank partially completes the form using the data we already have, and sends it to you for completion and signature. At this stage, the process is already digital but still initiated by a bank representative. [Click here to see how you can open an incremental account in 3 easy steps >>](#)

In the target model (phase 2), CitiDirect Digital Onboarding will allow you to self-initiate additional account requests at your convenience. You will also be able to manage transaction banking products and update the list of individuals authorized to operate the account – all directly on our CitiDirect platform.

Importantly, thanks to the module in CitiDirect – Digital Signer Management (which we plan to expand later this year) – you will have direct access to information about individuals authorized to operate on the account (Signers) and the ability to submit online documentation to add, change, or remove them. The bank will verify the documents and automatically update the Central Database of Signers. Since the process relies on electronic document exchange, it is crucial that all changes are submitted in a strictly defined manner to ensure timely updates.

**NOTE:** to update the list of Signers, it is necessary to provide full details of authorized persons. To do this:

- use the [Universal Maintenance Form](#)
- provide all AML Act-required data indicated in the form
- indicate individual business e-mail addresses of authorized persons (with the company domain)

**IMPORTANT:** submitting only registration documents without the required data does not constitute the designation of a Signer for banking matters.

## Categories of people authorized to operate on the account – Signers:

**Corporate** – signers authorized per Board Resolutions, Powers of Attorney, Commercial Registers, or other similar authority documents to act on behalf of the Customer in opening, closing, and maintaining accounts.

**Operating** – signers authorized to credit, debit, or otherwise operate any account on behalf of the Customer for any service provided by bank, subject to any restrictions specified next to their name. Transactional signing authority is outlined in the Board Resolution or other similar authority documents, specifying who can transact on accounts and how.

**Initiators** – individuals authorized to initiate and confirm fund transfers by manual means (as well as amend, recall, or cancel previous instructions).

**Confirmers** – to ensure the security of funds, the Bank reserves the right to confirm over the phone instructions that result in debiting the account. For confirmation, the Bank will contact one of the authorized persons listed in this section.

## Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, enabling us to deliver a globally consistent client experience. As part of this effort, we are adopting standardized documents across Citi that outline 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 alter your existing terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire Group.

We believe these enhancements will significantly improve your experience with Citi Handlowy, providing more efficient service.

# Cybersecurity and rules for safe use of CitiDirect



Irrespective of the multi-level security scheme implemented by the bank, users should always be aware of threats on the Internet. We remind you of the rules for safe use of the CitiDirect below.

## CitiDirect system login address:

- Enter the address of the CitiDirect login page manually in your web browser's address bar, or add it to your "Bookmarks" ("Favourites"). Never search for the login page using a web browser's search engine.
- Before you start logging in, make sure you are on the correct, secure page of the portal. Your browser must show a locked padlock in the address bar, which means that the connection is encrypted. The site address must start with "https."

## Login:

- Use the modern CitiDirect Mobile Token, which is assigned to a specific device, has strong verification protocols, time-based control mechanisms, and built-in security parameters. Combined with CitiDirect biometric authentication (fingerprints or facial recognition), it is a convenient and secure way to log in to CitiDirect.
- Check how to enable Mobile Token for the users: CitiDirect® Mobile Token [Enablement Guide for Security Managers](#). Then the users can easily activate their Mobile Token: [Mobile Token activation video >>](#) and log into [CitiDirect: Login video >>](#)

## Access and entitlements in CitiDirect:

- The Security Manager can manage user profiles, their permissions, and authentication tools (Mobile Token), as well as temporarily blocks selected users in the system (e.g. for security purposes). This ensures the security of funds and transactions.
- To appoint a Security Manager, please submit Channels onboarding [form >>](#)

## Intelligent Payment review:

Citi® Payment Outlier Detection (CPOD) – a sophisticated analytics tool that helps identify transactions that stand out significantly from past trends:

- Sophisticated analytics tool comparing current payments against historical payments.
- Helps identify materially different transactions compared to past trends.
- Powered by advanced machine learning algorithms that continually evolve and recalibrate.
- Outliers are flagged for review and approval or rejection by nominated users before payment is processed.

Citi Payment Outlier Detection is available through CitiDirect without any technological changes to the client's systems. To start using the tool, contact your Relationship Manager.

[More information about CPOD>>](#)

## Beware of malware sent via email:

- Recipients' mails verify e-mails based on the address of sender. Please note that in the case of CitiDirect system e-mails it is always [citidirectbe.notifications@citi.com](mailto:citidirectbe.notifications@citi.com), and in the case of CitiManager it is [citicommercialcards.admin@citi.com](mailto:citicommercialcards.admin@citi.com). The e-mails from Citi Handlowy will always come from domain [@citi.com](mailto:domain@citi.com).
- Citi Handlowy uses SPF, DKIM, and DMARC e-mail authentication mechanisms to enhance e-mail security and prevent spoofing and phishing attacks. If your company's mail server is set to recognize such certificates, the malicious e-mail would either be blocked from delivery or sent to the spam folder.
- Attention on attachments: our statements are encrypted, and notifications such as balances will always have masked details.

Please join our dedicated training session on May 20th 2025 at 2:00 pm. The training lasts 60 minutes and will be conducted in Polish. Participation is free of charge.

Please add the event to your calendar.

 [May 20th \(Tuesday\), 2025 at 2:00 pm](#)

## Join us via ZOOM:

**Meeting URL:** <https://citi.zoom.us/j/94138383795?pwd=9pb3yepzsjlB3k0oglStodaw5pnCJf.1>

**Meeting ID:** 941 3838 3795

**Password:** 980774

To learn more about some common scams, as well as cybersecurity best practices, visit [Bank Handlowy w Warszawie S.A. | Citidirect – Security \(citibank.pl\)](#) or sign up for a free "Online Safety" training [Online trainings | Bank Handlowy w Warszawie S.A. \(citibank.pl\)](#)

# What do users appreciate about the new CitiDirect?



The system upgrade is a global process aligned with our plan to provide clients with a user-friendly, globally operating platform that enables quick, remote, and secure access to the bank account and electronic communication with the bank.

**We are constantly improving the system and providing new features. Over the past two years, we introduced a new version of CitiDirect. More than 2,300 users have attended our training sessions to learn about the benefits of the new menu options.**

Thanks to NPS (Net Promoter Score), we continuously track CitiDirect user satisfaction. In February-March 2025, we asked users who access the system more than once a month for their feedback. We would like to thank all respondents for participating in the survey and sharing their comments.

**Users listed, among others, the most appreciated functionalities of the new system:**

- prompts for next steps when entering and accepting transactions,
- the ability to customize and set a preferred home page,
- the ability to view which transfers have been made, which are pending, and their current status.

We also collected feedback on functionalities that require further improvement.

NPS survey respondents indicated that frequent changes can be a challenge to users' daily work. We will take these opinions into account.

We will continue supporting you in adapting to the new system features, as we are convinced that using the full capabilities of the new CitiDirect will ultimately significantly improve your work experience. In 2025, several new functionalities are planned for release. We will continue offering dedicated short trainings on each topic – please look out for invitations in your email or/and the CitiService News. We will also provide a range of new guides (including videos) on our website to help you explore the new features.

We would like to remind you that you can always share suggestions for system improvements via the feedback option in CitiDirect.



Please join our dedicated short training sessions on the new CitiDirect functionality!

During the upcoming workshop, we will present the latest CitiDirect features introduced in the last quarter. The training lasts only 30 minutes and will be conducted in Polish. Participation is free of charge.

Please add the event to your calendar.

 [May 15th \(Thursday\), 2025 at 12:00 pm](#)

**Join us via ZOOM:**

**Meeting URL:** <https://citi.zoom.us/j/92237754583?pwd=rdxB0bMdGLmXbVVLECVsQmHNyY8uKt.1>

**Meeting ID:** 922 3775 4583

**Password:** 407359

We would also like to remind you that a full session on the new version of the CitiDirect system is included in the program of our periodic [online trainings >>](#)

# 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](mailto: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.

citi handlowy

## IBAN implemented in Oman



We are writing to inform you of a regulatory mandate issued by the Central Bank of Oman (CBO) regarding the implementation of the International Bank Account Number (IBAN).

**Effective June 30th, 2025, the use of IBAN will be mandatory for all currency fund transfers to Oman.**

The IBAN for Oman will consist of 23 characters, composed of a 2-character country code, 2-digit check digit, 3-digit bank code, 16-digit bank account number.

Sample: **OM350180000001299123456**

We kindly request that you make the necessary preparations to comply with this change by the effective date. Failure to do so will result in payment rejections. We recommend contacting your beneficiaries to obtain and verify their IBANs to avoid any disruption in payments.

# Changes to currency transfers to beneficiaries in the Philippines

Effective June 2, 2025, changes will apply to all currency fund transfers to beneficiaries in the Philippines. In compliance with regulatory requirements, clients initiating funds transfers to beneficiaries in the Philippines are now required to include a *Purpose of Payment (POP) Code* along with a shortened *Purpose Description*.

A list of permissible *POP Codes* with corresponding *Purpose Description* is attached for your reference.

We urge you to update existing payment templates and systems with the appropriate *POP Codes* to ensure a smooth transition. Failure to include a valid *POP code* in the payment instructions may result in payment delays or rejections.

Please note that an extension of the effective date may be issued by Bangko Sentral ng Pilipinas (the Philippine Central Bank), although this is not guaranteed. If an extension is granted, we will provide an update in due course.

Country	Specification
Philippines	<p>The <i>POP code</i> (e.g., 0110100001) should be provided along with the corresponding <i>Purpose Description</i> in the designated field, depending on the payment initiation channel.</p> <p>“POP” + space + Purpose Code + space + Purpose Description</p> <p><b>Description Example:</b> POP 0210100001 Export Proceeds POP 1200000002 Outright Forward</p> <ul style="list-style-type: none"><li>• SWIFT: required in line 1 of field 70</li><li>• XML File or API: required in “” tag (Tag no 825)</li><li>• Other File Formats or CitiDirect user: required in line 1 of Payment Details</li></ul>

# Bank Holiday: May and June 2025

Please note the following days in **May and June 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).

MAY	
1	BGN, CHF, CNY, CZK, EUR, HUF, ILS, KZT, NOK, RON, SEK, TRY, UAH, ZAR, PLN
2	CNY, HUF, KZT
5	CNY, GBP, JPY
6	BGN, JPY
7	KZT
8	CZK, KZT, UAH
9	KZT, UAH
19	CAD, TRY
26	BGN, GBP, USD
29	CHF, DKK, NOK, SEK
30	DKK

JUNE	
2	CNY, ILS
6	KZT, SEK, TRY
9	AUD, CHF, DKK, HUF, NOK, RON, TRY, UAH
16	ZAR
19	USD, PLN
20	SEK
30	UAH