

citi handlowy

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CitiService  
News

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## Service Shortcuts

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# 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.](#) and [the Cash Management User Guide \(Poland\) 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.



# Migration to ISO 20022 and its impact on Citi Handlowy’s clients with respect to SORBNET (RTGS) payments

Work is underway to adapt the formats of interbank messages to the new templates in connection with the migration to the ISO 20022 standard. We remind you some important points that require your particular attention.

SORBNET payments are made using the SWIFT network, and migration to the ISO 20022 standard (i.e. MX messages) will take place on 8 September 2025, in accordance with the schedule of the National Bank of Poland. The following changes will come into force on this day.

- 1. A new interbank format is being introduced for the return of completed transfers (pacs.004). Therefore, a new code and transaction description regarding the return of a previously made transfer – **RETURNED ITEMS** – may appear in your statements/reports.

Examples:

MT940	CAMT.053
:20: :25:502001024 :28:/1 :60F:C250102PLN88,88 :61:2501020102CN44,44NTRF3428200470//3428200470 <b>/CTC/918/RETURNED ITEMS</b> :86:/PT/FT/PY/DETALE 1                   DETALE 2 DETALE 3                   DETALE 4/OB /PKOPPLPW/BO/PL94103015080000004200020001/ BO1/0200020X XXXX XXXXX X/BO2/02. 00020XXXXXXX XX/XX/BO3/02-000 20XXXXXX, XXXXXX	<Acct> <Id> <Othr> <Id>502001024</Id> ...  <AcctSvcrRef>3428200470</AcctSvcrRef> <BkTxCd> <Domn> <Cd>ACMT</Cd> <Fmly> <Cd>MCOP</Cd> <SubFmlyCd>OTHR</SubFmlyCd> </Fmly> </Domn> <Prtry> <Cd> <b>918+RETURNED ITEMS</b> </Cd> <Issr>CITI</Issr> </Prtry> </BkTxCd> <NtryDtls> <TxDtls> <Refs>

At this stage, it will apply only to outgoing SORBNET payments that are returned (i.e. incoming returns) and will be visible in all types of statements. Outgoing returns (i.e. returns of incoming payments to your account) remain unchanged for the time being.

Implementation date: September 2025

- 2. You will continue to be able to use the MT101 *Request for transfer* service in its current form. For both regular payments and VAT Split Payment, the obligation to provide data in a structured form will remain in place. If, however you decide to start using the new MX messages for VAT Split Payment now, please – exceptionally, until further notice – use the pacs.008 message with the following instructions:

In the *Regulatory Reporting* field, enter the value “VAT53”

```
<pacs:RgltryRptg>  
  <pacs:Dtls>  
    <pacs:Inf>VAT53</pacs:Inf>  
  </pacs:Dtls>  
</pacs:RgltryRptg>
```

In the *Remittance information* field, as before, the information accompanying the VAT Split Payment transfer must be formatted correctly as follows:

[/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x](#)

where:

- n – digits only (0-9);
- x – any character allowed by SWIFT

- 3. In the case of orders received via pacs.008 payment messages, the rule for determining the payment channel based on transfer amount will remain unchanged. Payments above PLN 1 million will be sent through the SORBNET system, while payments below PLN 1 million will be sent via the Elixir system, in accordance with the National Bank of Poland’s guidelines. To make a payment, each of the following MX message fields must be completed:

```
<Dbtr> ABC PLC  
<DbtrAcct> 51103015080000000xxxxxxx
```

Implementation date: September 2025

- 4. As part of the migration to the ISO 20022 standard, it is planned to change the requirements for address fields (e.g. recipient address). An unstructured address format (data entered as a single string) will be withdrawn and replaced with a structured address format (where each component has a specific label).

For SORBNET payments, both structured and unstructured address formats will be accepted during the transition period. It will not be possible to use a so-called hybrid, i.e. combining structured and unstructured address elements in one message.

Example of a Structured Address:

```
<Cdtr>  
  <Nm>John Smith</Nm>  
  <PstlAdr>  
    <StrtNm>Hoogstraat</StrtNm>  
    <BldgNb>6</BldgNb>  
    <BldgNm>Premium Tower</BldgNm>  
    <Flr>18</Flr>  
    <PstlCd>1000</PstlCd>  
    <TwnNm>Brussels</TwnNm>  
    <Ctry>BE</Ctry>  
  </PstlAdr>  
</Cdtr>
```

Example of an Unstructured Address:

```
<Cdtr>  
  <Nm>John Smith</Nm>  
  <PstlAdr>  
    <AdrLine>HOOGSTRAAT 6, PREMIUM</AdrLine>  
    <AdrLine>TOWER, 18TH FLOOR</AdrLine>  
    <AdrLine>1000 BRUSSELS, BELGIUM</AdrLine>  
  </PstlAdr>  
</Cdtr>
```

Transition period: September 2025 – November 2026 (structured or unstructured address accepted)

Implementation date: November 2026 (only structured address accepted)

- 5. The new MX messages allow for more fields and characters than the MT formats. Rich data from MX messages will be converted to the MT-specific format and included in your statements (such as MT940, MT942, MT950, etc.) for the time being. Therefore, as a result, it may be necessary to truncate the data if the content of an MX message exceeds the character limits supported in MT reports/extracts.

- 6. In the case of using pacs.009 payment message, please follow the SORBNET rules.

In the Local instrument/ Proprietary filed only following values are allowed:

- DEPOZYT
- KREDYT
- LOKATA
- ODSILENIE
- PROCC
- REZERWA
- ZASILENIE

Example:

```
<LclInstrm>  
  <Cd>  
    <Prtry>one of the above values
```

If not allowed word will be used the payment will be rejected.

- 7. To process SORBNET payment correctly, using pacs.008 or pacs.009 message in fields Intermediary Agent 1;Intermediary Agent 2; Intermediary Agent 3 you must enter the unique bank identifier – **BIC** code. Otherwise (e.g. if name and address are entered) it may result in incorrect payment and/or delays.

Example:

```
<IntrmyAgt1>  
  <FinInstnId>  
    <BIC> BIC  
  
<IntrmyAgt2>  
  <FinInstnId>  
    <BIC> BIC  
  
<IntrmyAgt3>  
  <FinInstnId>  
    <BIC> BIC
```

- 8. Incoming SORBNET payments will be booked according to the instruction received from the ordering bank – including when a foreign currency account is indicated for crediting.

Implementation date: September 2025

Points 2-7 above apply to SORBNET payments initiated by you using SWIFT messages.

The bank is also working on implementing the ISO 20022 format for all payments and will inform you about any changes in advance. Up-to-date information can be found on [our website >>](#)

Additionally, please find general ISO-related information on global Citi website:

<https://www.citibank.com/tts/sa/iso-20022-migration/index.html>

# Business Cards – We Are Changing for You

We are planning a few modifications that will soon be implemented to simplify the use of our cards and allow us to improve service standards even further.

Below is a preliminary outline of the planned changes. We will keep you informed of further details in upcoming editions of the newsletter and through individual communication.

• **Changes to the Business Card Holders’ helpline:**

Scope	Today	Soon
Service time	Full service: Monday to Friday, on business days, 9:00 a.m. to 5:00 p.m.  Card blocking 24/7	Full service: 24/7, including weekends and public holidays
Language	Polish and English	Polish, English and several other languages  The main language available between 5 p.m. and 8 a.m. and during weekends and public holidays will be English

These changes are possible thanks to the global capabilities of Citi. They will not only ensure **broader availability** of support staff for your employees but will also allow us to adapt our services more effectively to the **latest Citi and market standards**.

• **Simplified Business Card offer**

In line with the latest market trends and needs, we are simplifying our Business Card offer. Instead of the currently available three card colors – Blue, Silver, and Gold – we are introducing a single card color, aligned with Citi standards. This change will:

- **streamline your business processes:**
  - one card type for all employees (for credit cards),
  - unified monthly fee rates,
  - card information consolidated into one account statement (for cards that are settled automatically),
- **improve security:** sensitive card data (card number, expiry date, and security code) will be placed on the back of the card,
- debit cards will include a **printed currency symbol**.

Despite the introduction of a single card color, the cards will continue to include a **comprehensive insurance package**. Based on the frequency and value of insurance claims, the new card will be covered by the package previously offered with the Silver card. This package includes Assistance, Accident Insurance, and Medical Cost coverage and addresses the most common incidents such as baggage delays, travel delays, or cancellations.

Finally, we are also changing how the cards are produced. The plastic used for every card will now be made entirely from recycled plastic. These changes will be explained in detail in the FAQ section on our bank’s website.

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## New look for CitiManager system



Since July, Cards Program Administrators have been able to use a new, refreshed look of the CitiManager system. The changes cover the search and card account summary screens (the “Search” option). The “Reporting” module (formerly CCRS) has also been moved to a separate reporting tab in the system header.

A document outlining the key changes can be found [here >>](#). We hope that reducing the number of steps needed to access key information and perform key actions will help you navigate the system more efficiently.

If you have any questions, please contact [CitiService >>](#)





# Migration to the ISO 20022 standard for SORBNET (RTGS) payments: cut-off times for processing foreign payments in PLN on September 4 and 5, 2025

Due to the planned migration to the ISO 20022 standard for SORBNET (RTGS) payments on September 8, 2025, we would like to inform you how the bank will process foreign payments in PLN

**on September 4 and 5, 2025:**

## **Foreign transactions in PLN:**

On September 4 and 5, 2025, all foreign outgoing payments in PLN will be processed **with a value date of VDO**. The cut-off time for these payments on both days will be **1:00 PM**.

Please note that the "Additional instructions" field must not contain the VD1 instruction for payments with a value date of September 4 or 5, 2025.

# Bank Holiday: August and September 2025

Please note the following days in **August and September 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).

AUGUST	
1	CHF
4	AUD, CAD
11	JPY
15	RON, PLN
20	HUF
25	GBP, UAH

SEPTEMBER	
1	CAD, KZT, USD
8	BGN
15	JPY
22	BGN
23	JPY, ILS
24	ILS, ZAR
30	CAD