



CitiService News

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Service Shortcuts



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CitiService News



Market Analyses



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

PFR Financial Shield - important information

By cooperating with the Polish Development Fund (Polski Fundusz Rozwoju - PFR), Citi Handlowy enables its Clients to submit applications for subsidies under a support programme for businesses affected by COVID-19 pandemic. Under the PFR Financial Shield programme companies can get fast and easily accessible support in the form of subsidies to the overall value of PLN 100 billion. The goal of the programme is to improve liquidity, facilitate continued operations and protect jobs.

If your company falls under the category of SME ([click here to find out >>](#)), you may file an application for a subsidy through CitiDirect BE - eForms module. eWnioski is our platform for electronic exchange of documents, available to Citi Handlowy customers via CitiDirect BE system.

Click to check [how to apply for a subsidy in three steps through eForms >>](#) (Polish ver only)

If your company falls under the category of Large Enterprises ([click here to find out >>](#)) - the programme for Large Enterprises will be operated with the use of a special PFR registration form available at [PFR website >>](#).

[More information >>](#) and at www.pfr.pl/tarcza.

Continuity of business - secure connectivity with Bank - solutions for Clients working in contingency situation

Please be reminded about the CitiDirect BE functionalities that will help you while working in flexible locations.

MobilePASS



CitiDirect BE®
Aplikacja MobilePASS

It guarantees an access to CitiDirect BE using dynamic passwords generated on a smartphone. Thanks to MobilePASS, there are no risks associated with the delivery of a hardware token and there is no need for physical contact e.g. with the supplier. When logging in, you do not need to have an additional device with you - just a smartphone.

[MobilePASS leaflet >>](#)

[User guide >>](#)

[Enabling Users for MobilePASS >>](#)

[Frequently Asked Questions >>](#)

CitiDirect BE Mobile



CitiDirect BE® Mobile

Application allows to manage everyday transactions, directly from the smartphone or tablet. Is easy-to-use, secure and feature rich. First of all it is a remote access to account information and authorization of transactions - without dependency on the location, office, computer in the office. All CitiDirect BE users are entitled to use mobile app.

[CitiDirect BE Mobile leaflet >>](#)

[More details >>](#)

Security Manager



This function is given to designated employees in your company. Security Manager is allowed to manage users profiles, their entitlements and authentication tools (token, MobilePASS) - independently, quickly, without any additional documentation and any contact with the Bank.

Bank requires a minimum of two Security Managers, but recommends three to ensure adequate backup.

[Security manager leaflet >>](#)

[Designate CitiDirect BE Security Manager >>](#)

eForms



This is an electronic documents exchange platform, available for Clients of Citi Handlowy through CitiDirect BE. eForms platform has been designed to limit the exchange of standard and non-standard paper documents with the Bank to the minimum necessary.

Thanks to the platform:

- You can submit requests to the Bank in a faster and simpler way;
- The built-in hints will help you to fill out the form correctly and minimize the risk of making a mistake;
- The Bank will be able to verify the correctness of the request you submit more efficiently;
- You will be able to check the status of your case on the platform; additionally, you will receive a request status notification in the form of an e-mail alert or text message;
- You can check historical eForms and get a report.

[More details >>](#)

[eForms activation form >>](#)

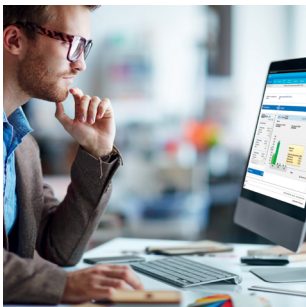
[The latest list of eForms >>](#)



Electronic documentation workflow based on a qualified electronic signature

We are pleased to inform you that we have introduced another solution to facilitate efficient contact with the Bank in remote working conditions. Electronic documentation workflow based on a qualified electronic signature will allow you to maintain easy access to our services, without having to send paper documents and personal contacts. A qualified electronic signature, in accordance with the requirements of the Civil Code and the EU eIDAS Regulation, is equivalent to a handwritten signature.

[More information >>](#)



SEPA Payments vs. EUR Foreign Payments Sent To Recipients in the European Union

Thank you very much for your trust and for choosing our Bank to make SEPA transfer orders. Lately, we have noted more SEPA payments carried out through our Bank. Please be reminded that in order to effectively make a SEPA order in our CitiDirect BE system, you should choose the SEPA payment method and fill out a form in accordance with the instructions below.

Pursuant to the European SEPA rules, the only admissible fee payment option is the „Shared” option - therefore, the Select Cost Option field cannot be used in CitiDirect BE for this type of orders.

Payments » Payment Initiation » Input New Outgoing

Payment Initiation

Payment Method [Select Template](#)

<p>* Debit Account</p> <p>00 0000 0000 0000 0000 0000 - Firma</p> <p>Account Name Firma Demo 2</p> <p>Branch Name WARSAW CITIBANK</p> <p>Debit Account Balance 9.00 EUR</p> <p>05/18/2017, 17:42 PM</p>	<p>* Payment Currency</p> <p>EUR - EMU EURO</p> <p>* Payment Method</p> <p>SEPA</p> <p>* Payment Type</p> <p>Select</p> <p>Credit Transfer</p> <p>Credit Transfer - Same day</p>	<p>Payment Amount</p>
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Remember these Selections

[Continue](#) [Clear All](#)

Select your transfer type:

- Credit Transfer - standard SEPA payment
- Credit Transfer - Same day - urgent SEPA payment

SEPA Credit Transfer

Payment Details

Transaction Reference Number

Customer Reference Number

Customer Batch Reference Number

Confidential Intra-Company

Mark this Payment as Important

Remittance Information

Unstructured Structured

Unstructured Remittance Information

Beneficiary Details

* Beneficiary Name

Beneficiary Address Line 1

Beneficiary Address Line 2

Beneficiary Country Name

Beneficiary Bank Routing Method

Beneficiary Bank Routing Code

Beneficiary Bank Name

Beneficiary Bank Address Line 1

Beneficiary Bank Address Line 2

Beneficiary Bank Address Line 3

* Value Date

05/18/2017

* Beneficiary Account Number

Optional field, enter your payment details.

Enter here Beneficiary's name and address: PLEASE NOTE: The Beneficiary's name cannot be longer than 35 characters.

Enter Beneficiary's account in the IBAN format - in one sequence, with no spaces.

Optional field, you can enter here the SWIFT/BIC code of Beneficiary's Bank.

All the instructions are included in the user's manual [CitiDirect BE - Payments >>](#)

Making SEPA orders by means of the Foreign Transfer payment method may result in the Bank's longer execution time due to the possibility of errors made by the user, which will require additional explanation. Therefore, we recommend that you use the special SEPA form.

These guidelines also refer to the import of payments from the financial and accounting systems to CitiDirect BE or CitiConnect. Given the fact that it is a system connection, we encourage you to contact our Technical Support Team whose consultants will explain to you how to properly set up your SEPA order import, so that there are no mistakes and extended order execution time.



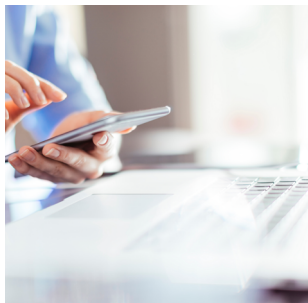
Servicing a claim from a bank guarantee granted by another bank

If you are a **beneficiary** of a bank guarantee issued by another bank (i.e. Third Party Guarantee), you are a Citi Handlowy Clients and you have a need to submit a claim for payment (claim), please:

- **submit a completed and properly signed "Order for claim for payment service"**
- the Order should be accompanied by the original claim and a copy of the bank guarantee granted by another bank
- the order should be submitted to Citi Handlowy **no later than 5 business days** before the expiry date of the given bank guarantee
- the Order should be sent **to the address indicated in the Order**

Orders that do not meet the above criteria will be rejected by the Bank.

[More details >>](#)



NOTE: we suspend temporary personal pick-up of guarantees

Due to restrictions related to COVID-19 and care for our Clients and employees we **suspend the personal pick-up of bank guarantees** issued for our Clients. In return, we offer:

- [issuing eGuarantee >>](#) - the electronic guarantee is becoming more and more popular, and today it is the safest solution for sanitary reasons - **recommended option!**
- guarantees in paper version, but with courier delivery.

It is important to choose one of the above delivery methods when requesting a guarantee.



Register in the Central Register of Beneficial Owners (CRBO)

On 13 October 2019, the obligation to register in the Central Register of Beneficial Owners (CRBO) entered into force. The CRBO is a database where information on natural persons who directly or indirectly control a company/partnership (the so-called beneficial owners) is collected and processed. Legal basis: Act of 1 March 2018 on counteracting money laundering and terrorism financing.

For the sake of convenience of the Bank's Clients, below we have summarised key information about the new obligation.

Who does it apply to?

The following entities will be required to apply for an entry in the register:

- general partnerships,
- limited partnerships,
- limited joint-stock partnerships,
- limited liability companies,
- joint-stock company (except for public companies).

What does the new obligation consist in?

- A person authorised to represent a company/partnership will be required to apply for an entry in the Register, providing identification data of the beneficial owner, such as:
 - a. name and surname,
 - b. citizenship,
 - c. country of residence,
 - d. personal ID No (PESEL) / date of birth - in the case of individuals without a personal ID No,
 - e. information on the volume and nature of interest or the rights vested in the beneficial owner.
- The application will be filed electronically and the applicant will have to sign it with an electronic signature or certify with their ePUAP trusted profile.

When should an entry be made?

The regulations entered into force on 13.10.2019.

- Companies/partnerships entered in the National Court Register before that date have 9 months for filing an application - by 13.07.2020.
- Companies/partnerships established after that date have only 7 days for filing an application. Once a company/partnership has applied for an entry in the CRBO, it should update its details in the CRBO within 7 days from the occurrence of a change.

Correct indication of the beneficial owner may be difficult in the case of an extensive ownership structure.



Bank holidays in May and June 2020

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

MAY	
1	Labour Day, AT, BE, BG, CH, CN, CY, CZ, DE, EE, ES, EU, FI, FR, GR, HK, HR, HU, IS, IT, LT, LU, NO, PL, PT, RO, RU, DE, SG, SI, SK, TR, UA, ZA
3	Constitution Day
4	IE, JP
5	JP, NL
6	BG, JP
7	SG
8	CZ, DK, FR, GB, SK
11	RU, UA
15	ES
18	CA
19	TR
21	AT, BE, CH, DE, DK, FI, FR, IS, LU, NL, NO, SE
22	BE, DK
25	AE, BG, GB, SG, TR, US
26	AE, TR

JUNE	
1	AT, BE, CH, DE, DK, FR, HU, IE, IS, LU, NL, NO, RO
2	02.06 IT
5	DK
8	AU, CY, GR, RO, UA
10	PT
11	AT, DE, HR, PL, PT
12	RU
16	ZA
17	IS
19	FI, SE
22	HR
23	EE, LU
24	EE, LT
25	CN, HK, HR, SI