



Jerzy Piątek
Citi Handlowy
12 kwietnia 2019 r.

www.citihandlowy.pl
Bank Handlowy w Warszawie S.A.

Citi[®] never sleeps

Data never sleeps

2.5 T

bitów danych dziennie



CLOUD



SOCIAL / MARKETPLACES



MOBILE EXPERIENCE

79%

Digitalizacja to ponowne stworzenie modeli biznesowych na całym świecie - od usług po sektor wydobywczy.

Cyfrowa transformacja

1. Wczesna faza

Zmiany rodzą się powoli.

2. Zbliżanie się do punktu krytycznego

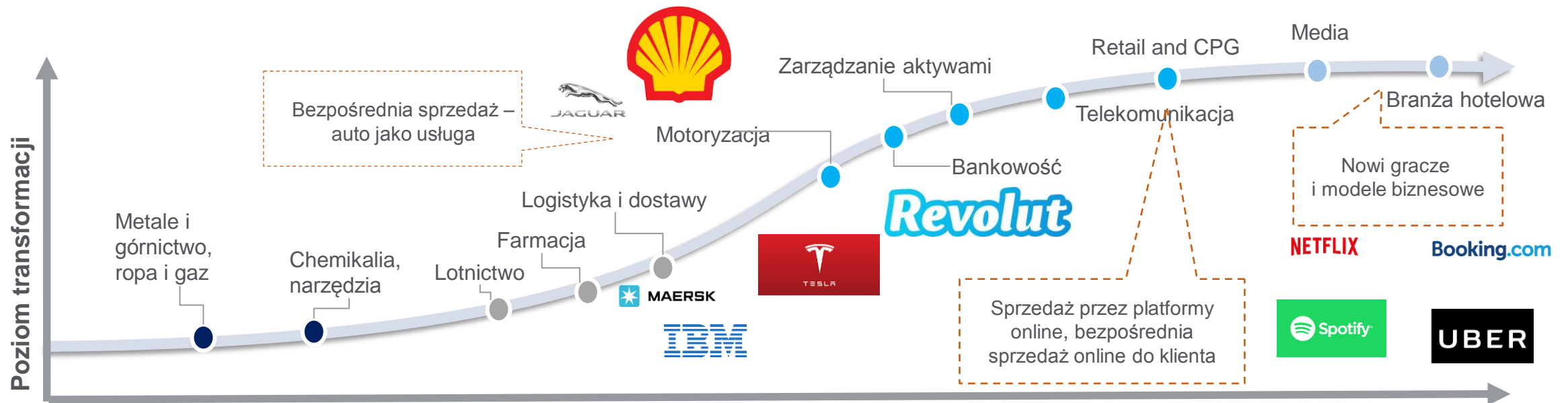
Obecni liderzy aktywnie eksplorują możliwości i eksperymentują z digital commerce.

3. Szybkie wielotorowe przemiany

Modele eCommerce nabierają rozpędu.

4. Kompletna reorganizacja branży

Kanały eCommerce i zmiana modeli biznesowych dominują.



Ekosystemy przechodzą w tryb natychmiastowy

Stan obecny

Dostępność 5/12

Proces EOD

Reaktywny system antyfraudowy

Proces kolejek i sesji

Trudne zarządzanie płynnością

Dane jako produkt uboczny



Przyszłość

Dostępność
365/24/7

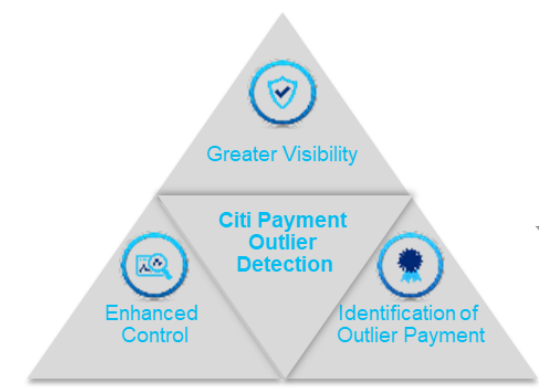
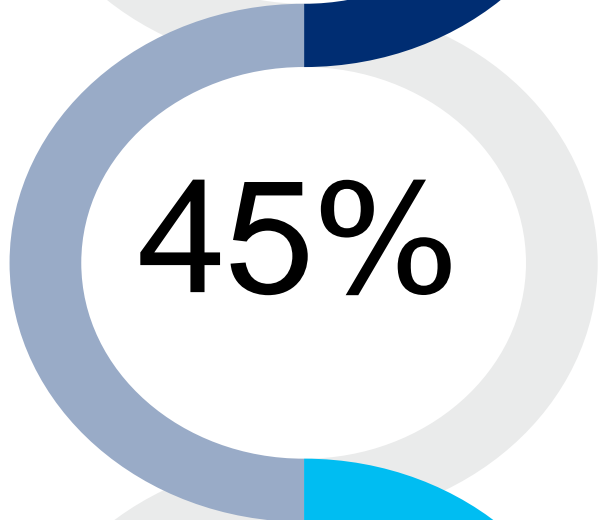
Natychmiastowe
rozliczenie i uzgodnienie

Wbudowane elementy
bezpieczeństwa

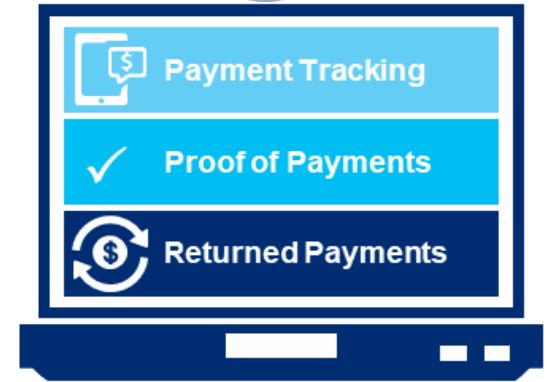
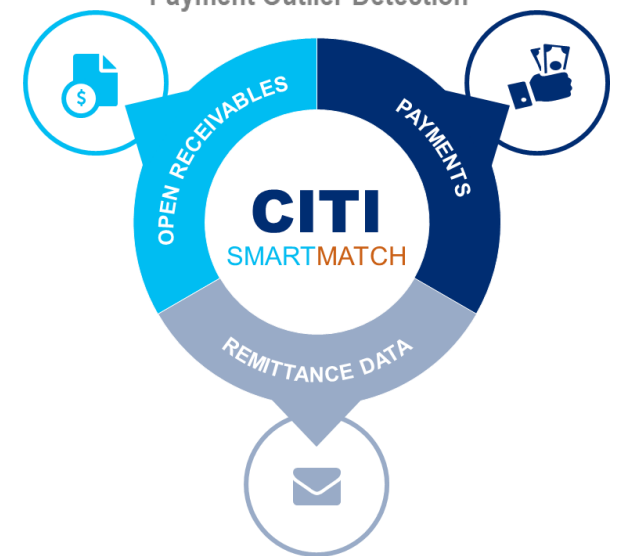
Natychmiastowe procesowanie
transakcji

Łatwiejsze zarządzanie płynnością dzięki
finansowaniu „Just In Time”

Decyzje i strategię generowane w oparciu
o zbiory danych



Payment Outlier Detection



Payment Insights

Zapraszamy

15:00



IRS Circular 230 Disclosure: Citigroup Inc. and its affiliates do not provide tax or legal advice. Any discussion of tax matters in these materials (i) is not intended or written to be used, and cannot be used or relied upon, by you for the purpose of avoiding any tax penalties and (ii) may have been written in connection with the „promotion or marketing” of any transaction contemplated hereby („Transaction”). Accordingly, you should seek advice based on your particular circumstances from an independent tax advisor.

Any terms set forth herein are intended for discussion purposes only and are subject to the final terms as set forth in separate definitive written agreements. This presentation is not a commitment or firm offer and does not obligate us to enter into such a commitment, nor are we acting as a fiduciary to you. By accepting this presentation, subject to applicable law or regulation, you agree to keep confidential the information contained herein and the existence of and proposed terms for any Transaction.

We are required to obtain, verify and record certain information that identifies each entity that enters into a formal business relationship with us. We will ask for your complete name, street address, and taxpayer ID number. We may also request corporate formation documents, or other forms of identification, to verify information provided.

© 2019 Citibank, N.A. All rights reserved. Citi and Citi and Arc Design are trademarks and service marks of Citigroup Inc. or its affiliates and are used and registered throughout the world.

Citi and Citi Handlowy are registered trademarks of Citigroup Inc., used under license. Citigroup Inc. and its subsidiaries are also entitled to rights to certain other trademarks contained herein. Bank Handlowy w Warszawie S.A. with its registered office in Warsaw at ul. Senatorska 16, 00-923 Warszawa, entered in the Register of Entrepreneurs of the National Court Register by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Department of the National Court Register, under KRS No. 000 000 1538, NIP 526-030-02-91; the share capital is PLN 522,638,400, fully paid-up. This advertising material is for information purposes only and does not constitute an offer in the meaning of Art. 66 of the Civil Code.