



## CitiService News

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Managing company finances from home? It's easy!



Choose **self-service** and see how many operations you can do yourself.

**Remote work and the need to maintain social distance make us appreciate more the ability to manage our resources by ourselves.**

Citi Handlowy provides a number of useful functions that allow you to decide about your bank account and our services without unnecessary formalities and having to contact the Bank. We would like to invite you to our **self-service** series. [Secure email communication >>](#)

### Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



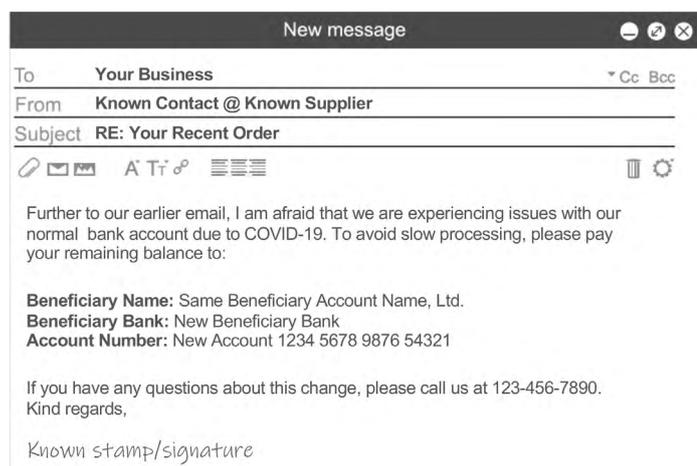
Market Analyses



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

### This is what fraud looks like

**Fraudsters are increasingly taking advantage of the disruption caused by COVID-19 to target businesses. The most common type of scam involves the attacker impersonating one of your suppliers, which may look like this:**



If you ever receive an email asking for a payment to be sent to a new bank account, contact the sender via telephone to verify the request. It's important to be aware that fraudsters:

- Will make the email look like it has been sent from a known contact or supplier
- Can make it look like the request is replying to an earlier email
- Try to make the attempt look as normal as possible - e.g. expected value, normal timing, genuine invoice numbers, etc.

**Please remember:**



**Best practice advice:**

- Always:
  - If account change request obtained by email call a known telephone number; do not use any numbers given in the email
  - If account change request obtained by phone write email to a known email address; do not use any emails given during phone call
- Ensure that two employees assure new account number was properly verified before any payment being sent to a new beneficiary
- Be particularly wary of requests to send a payment to an account held in a different name, or located in a different country

The pandemic is already causing significant challenges for businesses; by following the guidelines above, you can help ensure that fraud does not add to the burden.

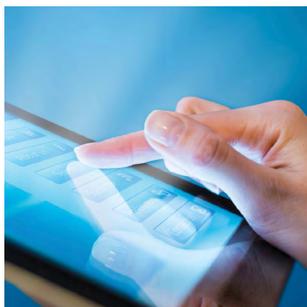
For further information please visit [Citi Handlowy website >>](#)



**Credit Corporate Cards:  
Have you already tried biometrics and CitiManager application?**

We would like to remind, that we have implemented option to authenticate online transactions with biometric data of the Credit Corporate Card Holder and the CitiManager mobile application. Biometric authentication and the CitiManager application will be the ultimate method for authentication of online transactions.

[Find out more >>](#)



### Debit Corporate Cards: CitiManager and Biometric Authentication - have you already submitted the email address?

We would like to remind that CitiManager is available as well for Debit Corporate Card Holders. Access to that system is crucial for online transaction authentication with use of the Corporate Cards Cardholder's biometric.

**NOTICE: The precondition for using platform CitiManager, is submission to the Bank current email address of Corporate Debit Card Cardholder by Program Administrator.** Enclosed please find a form (available [here >>](#)), that can be used to provide Bank with the data. Filled in form please kindly send to email address: [karty.obsługa.klienta@citi.com](mailto:karty.obsługa.klienta@citi.com). Your disposal will be executed at the earliest convenience. Kindly note that Debit Card registration in CitiManager will be possible only after 7 days from email address update.

After registering in CitiManager, we encourage you to download the CitiManager mobile application, which will allow you to efficiently manage the Card, as well as make online transactions with biometric authentication in the mobile application, which will be the ultimate method of authentication.

[Find out more here >>](#)

[Click for Citi Manager details >>](#)

If you have any questions, please contact Corporate Cards Service using the phone number dedicated to Administrators of Business Card Programs:

tel: +48 22 692 25 52 or email: [karty.obsługa.klienta@citi.com](mailto:karty.obsługa.klienta@citi.com)



### Electronic documentation workflow based on a qualified electronic signature

We are pleased to remind 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 >>](#)



CHOOSE SELF-SERVICE

# Secure email communication

In accordance with our security policy, we ensure that our communication with our Customers via email (especially containing confidential or proprietary content) is adequately secured. We strive to minimise the risk of potential unauthorised access or substitution of data. Therefore, we recommend that the following encryption tools be used:

**SecureEmail** - thanks to using this mechanism both the message itself and the attached files are encrypted. It is used to send emails containing confidential, proprietary/sensitive data, including personal data. The addressee decrypts the message using a predefined password.

**MTLS** - provides automatic encryption of email communication between Citi's domain and the Customer's domain. In this case, there is no need to further encrypt emails containing confidential, proprietary/sensitive data, including personal data.

Below we would like to present the differences between the selected methods of encrypting email messages.

SecureEmail	MTLS
It is mandatory that you use the word (SECURE) at the beginning of the subject of an email.	Every outgoing email to an addressee whose domain was configured as part of the MTLS method is automatically sent as encrypted.
The Addressee must complete a one-time registration process and generate a password to receive messages sent in the SecureEmail mode. The instruction regarding registration and/or downloading of an encrypted message by the Addressee will be included in the first secure email received from Citi Handlowy.	No additional action is required - the email is opened in a standard way.
The entire email, including attachments, is encrypted.	The content of the message is displayed as regular text. The entire message, including attachments, is protected during sending.
An email sent in the SecureEmail mode waits three business days to be downloaded, and when this deadline expires, it will no longer be possible to download and read it.	The MTLS encryption method can only be applied between domains configured with Citi's domain.

## Implementation of safe communication - requirements:

- **Secure email** - it is important that users (message addressees) have unlocked access to external websites, because using this method requires completion of registration and setting of a permanent password (every subsequent message will be decrypted using the set password). To receive a message, the regular software Adobe Acrobat Reader version 9 or higher is required.
- **MTLS** - the requirements necessary to implement this type of encryption are as follows:
  - Use of an approved X.509v3 certificate. In the absence of this certificate, it must be purchased and installed;
  - The certified key size must be 2048 bits or higher;
  - The encryption strength of the email servers must be 256 bits or more;
  - The third party must use a private business domain for emails, such as @companyabc.com. The MTLS cannot be used for emails sent to public domains, such as @gmail.com;
  - Completion of the MTLSrequestform application.



Your CitiService Relationship Manager will provide you with the details of the functionality and implementation of the selected email encryption methods.



### We issue audits through Confirmation.com - fast and safe

We are pleased to remind you that as part of initiatives focused on simplifying and digitizing account services, we enable electronic solutions to process bank audits.

We would like to ask to send requests to prepare audits via [www.confirmation.com](http://www.confirmation.com) platform.

Digitalization of the process will allow to accelerate and improve the efficiency of issuing bank audits while maintaining high standards of data security.

Some of the key benefits of using [Confirmation.com](http://Confirmation.com):

- faster audit responses (less amount of time spent by auditor on statements for 50 percent approximately)
- secure information flow (financial data is sent between validated users within the platform, eliminating the risk of financial data being accessed or compromised by an unauthorised party)
- reduced paper documentation, thereby another step ahead for the environment
- easy access (no need to log in or register on the platform - Your auditor will set up your client profile and authorised signers - all you'll need to do is provide digital authority)

[More information >>](#)



### Bank holidays in October and November 2020

Please note below the days in **October and November 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).

OCTOBER	
1	CN, CY, HK
2	CN, HK
5	AU, CN, PT
6	CN
7	CN
8	CN, HR
12	CA, ES, US
14	UA
23	HU
26	AT, IE, HK
28	CY, CZ, GR
29	AE, TR

NOVEMBER	
3	JP
4	RU
9	ES
11	BE, CA, FR, PL, US
17	CZ, SK
23	JP
26	US
30	AE, RO