

# read CitiService News

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## Service Shortcuts:

## Contact with CitiService:

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



# FRAUD:

## best practices how to avoid fraud and what to do in the event of fraud

FRAUD is the theft of money from your bank account. The word FRAUD comes from the English language and means scam, fraud, abuse. We divide fraud events into transactions made by the bank's client (e.g. on the basis of false beneficiary data) and transactions not made by the client (performed by persons who came into possession of data enabling the execution of the transaction).

### Best practices:

- use antivirus software, update applications
- watch out for messages from people you doesn't know
- pay attention to the style and form of the message, verify the sender's address
- watch out for attachments especially executable eg. exe
- use two-factor authentication
- make backups
- avoid connecting to open Wi-Fi networks, e.g. at the airport
- avoid saving passwords in the browser, clean temporary files
- pay attention if the connection is encrypted, e.g. when shopping online
- create secure passwords

### Below are the steps you should take immediately after detecting a fraud:

- act quickly - in situations bearing signs of fraud, every minute counts
- use the word FRAUD - if you have noticed an event that looks like fraud, do not be afraid to use the word FRAUD. Do not use the phrase "potential fraud", "possible fraud". Not all organizations can respond quickly enough.
- notify your bank. Citi Handlowy will respond immediately. We will send communications to recipient banks and correspondent banks to block your funds. Contact us by phone **22 690 19 81** or by e-mail [citIService.polska@citi.com](mailto:citIService.polska@citi.com). Our staff is available Monday to Friday from 8:00-17:00. Outside of these hours, reports should be sent to the following e-mail address: [alert.fraud@citi.com](mailto:alert.fraud@citi.com). It is also worth reporting the matter to the police or prosecutor office
- provide details. The beneficiary's bank will need clear details and a description of the situation before it can act. Therefore, you must provide them to us.

If you want to avoid fraud, join our [new cybersecurity trainings >>](#)

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# Managing your business cards is now easier than ever: CitiManager capabilities and change of hotline opening hours for Card Holders

We develop for our clients. We implement online processes and ensure the possibility of card programs self-service without unnecessary formalities. An administrator is a function assigned to a person in your company who will be given access to an application that enables self-management of the business card program for employees. At least two administrators are required to provide proper support.

Don't waste your time and see how easy it is! Appoint administrators today and fill in [the form >>](#). The indicated persons will receive instructions from the bank and access to the CitiManager application.

We know that changes take time, but please familiarize yourself with the possibilities offered by CitiManager. In 2023, we plan to stop supporting processes free of charge that the administrator can perform independently in CitiManager.

## Advantages of CitiManager

### | Security:

Enhanced control over card application - the program administrator gives access to online application only to approved employees, can update data, change limits and block or close cards on their own.

### | Time saving:

Shorter waiting time to receive cards after submitting an online application in CitiManager.

### | Convenience:

Online forms have been simplified to minimize errors due to incomplete or inaccurate information.

### | Clarity:

Program administrators and cardholders can view the application status online without having to make inquiries to the bank.

### | Paperless operation:

Operations performed directly in the system.

### | Monitoring:

More control over card transactions and limit usage.

### | Cost savings:

Free e-mail notifications, the ability to generate reports, statements "on request" without having to contact the bank.

After adding new options to serve cards via CitiManager, the bank adopts new standards for the telephone servicing of Card Holders.

**NOTE:** The opening hours of telephone customer service for Business Card Holders will change effective from January 15, 2023. From that day on, the hotline will operate from 9:00 a.m. to 5:00 p.m., Monday to Friday on business days, at the current number: **22 692 26 62** (in the case a card is lost or stolen, it can be cancelled or blocked 24/7).

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# CitiDirect MobileToken: Enhanced Login Experience

As announced we are in the process of implementing the new and upgraded version of mobile token - it is rolled out gradually to the clients. CitiDirect Mobile Token allows organization's users to simply authenticate their identity to securely access CitiDirect on their computer or mobile app. Combined with biometric authentication, it offers a convenient way to login to CitiDirect. CitiDirect Mobile Token eventually it will replace existing mobile tokens (MobilePASS) and hard tokens. We encourage you to activate and use it as the leading login method. The existing security procedures will continue to apply.

More information can be found in the following resources:

- [Security Manager guide >>](#)
- [FAQs >>](#)
- see video material:
  - [Activation >>](#)
  - [Login >>](#)

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# Temporary change of the bank's correspondence address: from November 28, 2022

In connection with the planned renovation of the headquarters of Citi Handlowy at 16 Senatorska Street in Warsaw, we would like to inform you that from Monday, November 28, 2022, **our correspondence address changes until further notice.**

Please send all documents and shipments to the address:

Citi Handlowy

Bank Handlowy w Warszawie S.A.

**Client Documentation Zone**

ul. Golezowska 6

01-249 Warszawa

The phone numbers and email addresses will remain unchanged. If you have any questions, please contact the CitiService Representative.

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# Valid identity documents: important due to the amendment of the AML Act



**With the change of the AML Act, we would like to remind you of the obligation to update the identity documents (ID) with the bank in the event that the validity period has expired or there has been a change for other reasons.** Details below.

In connection with the amendment to the Act on anti-money laundering and terrorist financing of March 1, 2018 ("AML Act"), new obligations have been imposed on obliged institutions, including banks, starting from October 31, 2021. These obligations are related to the application of financial security measures in a situation where there has been a change to the previously determined customer data, including persons authorized to act on behalf of the customer or ultimate beneficiary owner. Please be reminded that, banks are required to identify the customer and verify its identity on the basis of identity documents on a constant basis. Citi Handlowy performs these activities in particular towards persons authorized to act on behalf of the customer, i.e. persons indicated in the signature specimen card or entitled to authorize payments in electronic banking, program administrators and corporate card holders. The obligations imposed by the amended AML Act require ensuring that customer data, including those from ID of persons authorized to act on behalf of the customer, is valid.

We would like to draw your attention to this as **lack of current data from the end of February 2023 will result in blocking the possibility of performing a transaction by a person whose data is not up-to-date**, and this may result in the delay or even suspension of your company's transaction.

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# Bank holidays: January 2023

Please note below the days in **January 2023** 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 Poland).

JANUARY	
2	AU, CA, CH, GB, HK, IS, JP, RO, RU, SG, UA, US, ZA
3	AU, CA, GB, IE, JP, RU, UA
4	RU
5	RU
6	AT, CY, ES, FI, GR, HR, IT, PL, RU, SE, SK
7	RU, UA
9	JP, UA
10	RU
16	US
23	HK
24	HK, RO
25	HK
26	AU

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