

read CitiService News

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Service Shortcuts:

Contact with CitiService:

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Business cards: full self-service online - let's be in touch!

The service of card programs in Citi Handlowy is fully digitized and can be based entirely on the CitiManager platform. It is available to all card programs administrators and to individual card holders - both debit and credit cards. This is the main tool for submitting card applications as well as online monitoring of card spending.

For clients using our business cards, the ability to self-service the program via CitiManager means flexibility and comfort in managing company cards, and also ensures full control in the area of employee expenses.

The **administrator** plays a key role in this process. This role is assigned to a person in your company, who receives access to the CitiManager, allowing him/her to manage the business card program for employees independently and online.

We want our clients to be always up to date with the available solutions.

Therefore, do not waste time, **download the [form >>](#), assign or update the administrator's data and send the form to the bank.** In response, the administrator will receive instructions and data for registration in CitiManager.

You should authorize at least two administrators and provide their work email addresses and mobile phone numbers to ensure proper support.

NOTE: Starting from May 1, 2023, we will stop supporting processes free of charge that can be carried out by the client himself in CitiManager, and thus we will withdraw from the standard handling applications in paper, pdf format and via eForms.

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FRAUD:

Business Email Compromise



83% of the events we detected only last year were Business Email Compromise.

What is a BEC attack? This type of attack is very simple, it does not involve breaking security and passwords, but is based on human inattention, naivety and carelessness. The fraudster sends an e-mail impersonating a known contractor, most often asks to change the account number and urgently settle the payment.

How to defend yourself? We present good practices:

- check each account change request through a different contact channel
- independently confirm the message with a verified person known to you on the contractor's side
- ask for a written confirmation of the change of the contractor's data (e.g. account number)
- make your employees aware and inform what they should do in case of receiving a suspicious message (create a plan in case of fraud)
- take part in trainings
- use appropriate phishing/BEC detection software
- regularly review and update internal procedures and user access
- introduce the maker/checker rule for changes to transfer beneficiaries' data

Red flags:

- beware of even the slightest variations to email addresses and/or domain names
- beware of requests to only contact suppliers via the numbers or contacts provided to you in received correspondence.
- beware of requests for immediate or urgent payment changes
- be careful when publishing your company details on the internet, redundant information can help criminals get to know the exact structure of the organization and contact details of decision-makers
- do not make public the data of your contractors, do not publish data about your employees on social networks

Do you want to avoid online threats? [We invite you to free cybersecurity training >>](#)

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No ability to execute payments to Russia via Commerzbank Germany

Please be informed that, pursuant to an internal decision of COMMERZBANK AG Germany, SWIFT Code: COBADEFF, notified to us, this bank has ceased to settle foreign payments to Russia (except for payments sent to COMMERZBANK EURASIJA AO MOSCOW, SWIFT Code: COBARUMM).

Therefore, Citi Handlowy will no longer settle foreign payment orders to Russian banks other than COMMERZBANK EURASIJA AO MOSCOW, where COMMERZBANK AG Germany is the correspondent bank.

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CitiDirect® session extension: improving user convenience



We are pleased to announce that in response to the expectations of our clients, **we extended the duration of the session during the user's inactivity in CitiDirect and Citi Trade Portal from 5 to 20 minutes.**

We could introduce this improvement due to the fact the Regulator accepted our application, recognizing the required level of security that CitiDirect guarantees.

We hope that extension of the session will have a positive impact on your work comfort using our CitiDirect and Citi Trade Portal platforms.

We kindly remind you about the [key rules of secure CitiDirect use >>](#)

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Update identity documents: important due to the requirements of the AML Act

We would like to pay attention once again to 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. The lack of current data from the end of February 2023 already blocks 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 transactions.

Legal basis:

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.

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Bank holidays: March and April 2023

Please note below the days in **March and April 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 a given country).

MARCH	
3	BG
8	RU, UA
15	HU
17	IE
21	JP, ZA

APRIL	
5	CN, HK
6	ES, DK, IS, NO
7	AU, BE, CA, CH, CZ, DE, DK, EE, ES, EU, FI, FR, GB, HK, HR, HU, IE, IS, LU, NL, NO, PT, SE, SG, SI, SK, ZA
9	Easter Sunday
10	Easter Monday, AT, AU, BE, CH, CZ, DE, DK, EE, ES, EU, FI, FR, GB, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, SE, SK, SI, ZA
14	BG, CY, GR, RO
17	BG, CY, GR, RO, UA
18	CY
20	IS
21	AE, TR
25	AU, IT, PT
27	NL, SI, ZA

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