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**CitiService
News**

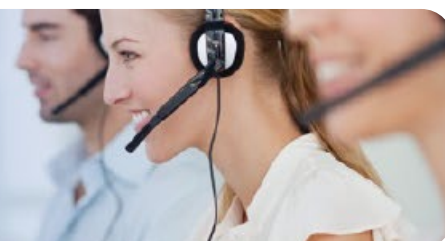
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Service Shortcuts

We are here to help:

 CitiService tel.: 801 24 84 24; +48 22 690 19 81

 HelpDesk - CitiDirect Technical Support - citidirect.poland@citi.com





Express payments in ILS (with value date VDO)

Starting July 3rd, we are introducing an express payment option for Israeli Shekels (ILS). With this service, if you send a payment in ILS by 9:00 AM, it will be settled on the same business day.

This is an ideal solution for urgent situations, allowing you to react quickly and build trust with your business partners.

When sending a payment, simply select the VDO option. The service is chargeable according to the current Tariff of Commissions and Fees.




Our cut-off time (9:00 AM) is one of the latest on the market, giving you more time to make your payments.

At the same time, for your convenience, we are extending the cut-off times for submitting urgent (with value date VD1) and standard (with value date VD2) payments in ILS to 5:00 PM.

3 layers of anti-fraud protection - protect, detect, respond

There are three key steps to developing a strategic defense for your organization. The first step is to ensure that your organization is **protected**; the second is to ensure that if fraud or an attempted cyberattack occurs, your organization can quickly **detect** it; and the third step is to ensure that your organization has a plan to **respond quickly** and appropriately in the event of fraud or a cyberattack.

When developing a strategic defense, it is essential to consider three aspects of your organization in each of the above phases: **people, processes, and technology**.

	PEOPLE	PROCESSES	TECHNOLOGY
 PROTECT	<ul style="list-style-type: none"> Educate employees Set maker/checker controls 	<ul style="list-style-type: none"> Grant only the necessary access, review it on an ongoing basis Remove unnecessary permissions from employees Have a plan for high-risk scenarios 	<ul style="list-style-type: none"> Avoid using free accounts for business correspondence Limit employee access to private email accounts and social media sites
 DETECT	<ul style="list-style-type: none"> Pay attention to the so-called “red flags” (email form and style, sender’s address) Pay special attention to cases reported during trips, on Friday afternoons, or just before official holidays/days off 	<ul style="list-style-type: none"> Confirm by phone any transfer request to a new beneficiary Do not call back new or temporary phone numbers Make sure you are calling someone you know, avoid calling new or unknown people 	<ul style="list-style-type: none"> Regularly update your antivirus and antimalware systems Install operating system and program updates as soon as possible Use technology to flag emails as phishing attempts
 RESPOND	<ul style="list-style-type: none"> Send a warning/alert to people who know what to do in case of such incidents Don’t be afraid to use the word “fraud” or “problem” Act quickly, every minute counts in the process of stopping and recovering funds 	<ul style="list-style-type: none"> Create a process before you need it Define roles and responsibilities Determine who needs to be informed, what they need to see, and when Carefully review transactions on other accounts to make sure there are no other suspicious operations 	<ul style="list-style-type: none"> Keep all possible traces, including computers Engage a security expert to verify how the incident occurred and to assess vulnerability to further attacks Consider performing a vulnerability test against further attacks – engage your IT department to send fake “phishing” emails to employees

Use the power of CitiDirect tools:

- appoint a CitiDirect Security Manager
- always use a two-person authorization scheme for transfers
- consider introducing amount limits or restrictions on working hours in the system

Bank Holiday: July and August 2026

Please note the following days in **July and August 2026**, when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

JULY	
1	CAD
6	CZK, KZT
15	TRY, UAH
20	JPY
23	ILS

AUGUST	
3	AUD, CAD,
10	ZAR
11	JPY
20	HUF
21	HUF
24	UAH
31	GBP, KZT