

read CitiService News

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Contact with CitiService:

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



Certificates for auditors: quickly and precisely

The first quarter of each year is usually a period of intensive audit work and auditing of consolidated financial statements. During this time, we receive many inquiries from your auditors. In order for the content of the documents prepared by Citi Handlowy to precisely meet the expectations of the auditors, we would like to introduce you to the scope of information provided in response to submitted applications:

1. standard audit:

- standard answer for the auditor
- provides general information on balances on all bank accounts and on balances on banking products
- fee in accordance with the Fees and Commissions Table for Clients - PLN 200
- certificate prepared within 3 working days

2. custom audit:

- custom response for the auditor as requested in the audit request
- contains a wider range of data than that of the standard version (in accordance with the audit request)
- fee in accordance with the Fees and Commissions Table for Clients - PLN 1,000
- certificate prepared within 5 working days

It is important that the audit application indicates which of the above versions is to be prepared. In addition, we would like to remind you that the application must be signed (the so-called Customer consent) in accordance with the company's representation and documentation submitted to the bank (a qualified electronic signature or a signature in accordance with the signature specimen card).

At the same time, we encourage you to use the www.confirmation.com platform - digitization of the process will allow you to accelerate and improve the effectiveness of issuing bank audits while maintaining high data security standards.

More information in [the leaflet >>](#)

and [instruction for auditors >>](#)

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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 of the obligation to update your organisations, authorisers identity documents (ID) with the bank in the event that the validity period has expired or there has been any others changes. 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 new obligations imposed by the AML Act will 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 may 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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Citi Trade Portal: notifications

We would like to remind you, that in Citi Trade Portal you can add notifications to all of the trade finance and trade services transactions in the form of:

- alerts in Citi Trade Portal (you need to be logged in Citi Trade Portal)
- e-mail

Both options are free of charge.

We recommend to use e-mail alerts, to be updated, without necessity of log in Citi Trade Portal.

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Citi® Payment Outlier Detection: we introduce Intelligent Payment Review for corporate clients

In today's complex payment landscape, clients face challenges in processing their payments. Taking into account the growth in payment volumes and real-time payments, this challenge is expected to increase, which can lead to execution errors. To help clients address these challenges, Citi has developed **Citi® Payment Outlier Detection** - a sophisticated analytics tool that helps identify transactions that stand out significantly from past trends.

Citi Payment Outlier Detection is an intelligent Payment Review Tool that enables monitoring of outgoing payments. It can be applied against transactions initiated through CitiConnect and CitiDirect BE. CPOD uses advanced analytics, algorithms and machine learning to deliver real-time monitoring and control and detect payments that don't conform to traditional payment behavior, known as outliers. It generates alerts for the designated user, who can review unusual payments in the CitiDirect BE electronic banking system. CPOD is constantly retraining itself based on new data and client response.

What will you gain?

- Greater visibility of payment flows
- Enhanced control and monitoring of payments
- Reduction of potential errors and subsequent losses
- A unique customer profile to identify past payment behavior patterns

To start using this tool, contact your Relationship Manager.

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Security: watch out for phone hacking attacks

Be careful for phone calls where criminals pretend to be bank employees. The number of such events is not decreasing. Fraudsters continue to improve their methods by impersonating the bank security department and can inform you about the following:

- An attempt to make a transfer from a company account / transaction attempt
- An attempt to submit a loan for company data
- An attempted break-in into a company account
- Failure of the banking system
- Necessity to transfer products to another bank
- Cooperation of security teams of various banks
- Threat to your company

Remember: Criminals create an appearance of professionalism and credibility, they are well informed, wanting to lull you into a sense of security. Regardless of the reason they give you, they will urge you to install an application that allows them to remotely access your device.

To protect yourself, you must not open the „door”. This is what installing dangerous applications is all about. Don't let thieves in, don't be fooled.

Under no circumstances should you install anything or click on any attached links.

Each time you receive such a call, do not provide any information about your finances, do not continue the conversation, hang up and be sure to call the bank's hotline in which you have the products in order to confirm and verify whether there was an attempt to contact the bank.

That the hotline number in an incoming call does not mean that your bank is calling you. It is your call to the bank that can verify this situation.

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Self-service: CitiDirect BE user entitlement report - user rights verification

CitiDirect BE Security Manager is a person in the company who decides about the level of entitlements granted to individual users by separating roles and assigning access. The appropriate configuration of users entitlements is necessary to make an access to bank account for employees effective and secured.

To make this process easier for the Security Manager we encourage to use **user entitlements report called „Global Entitlement Report”** available in CitiDirect BE. This report supports Security Manager to easily review the entitlements of one, many or all CitiDirect BE users.

This report can be saved to a file in one of the available formats (e.g. PDF or XLS) and used in this form as a written confirmation of user entitlements in CitiDirect BE.

Please get familiar with the [manual >>](#) (Polish ver only) and check how you can manage CitiDirect BE user entitlements on your own, without additional documents exchange and the need to contact the bank.

Applications and materials:

You do not have a Security Manager to manage CitiDirect BE yourself ?

[Designate Security Manager >>](#)

[CitiDirect BE User Guide >>](#)

For more details, you can also contact a CitiService advisor.

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Bank holidays: February and March 2022

Please note below the days in **February and March 2022** 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).

FEBRUARY	
1	CN, HK, SG
2	CN, HK, SG
3	CN, HK
4	CN
7	CY
8	SL
11	JP
16	LT
21	CA, US
23	JP, RU
24	EE

MARCH	
1	PT
3	BG, CN
4	CN
7	CY, GR, RU
8	RU, UA
11	LT
14	HU
15	HU
17	IE
21	JP, ZA
25	CY, GR

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