

read CitiService News

April 2022 | edition No. 4

We are cancelling the fees for individual and corporate transfers to Ukraine

This applies to transfers in all currencies. The fees will be returned to our clients within 2 weeks from the date of posting the transaction at the maximum. The fees are cancelled starting today until further notice.

Service Shortcuts:

Extract from the Table of Fees and Commissions

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Contact with CitiService:

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

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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Security: Phishing

System Protected

Phishing is one of the most popular types of attacks based on e-mail or SMS messages. It uses social engineering, a technique where cyber criminals try to trick you into making you act as they intended.

Hackers like to be based on emotions and needs. They use them for phishing attacks. Cybercriminals pretending to be, inter alia, to courier companies, administration offices, telecommunications operators, or even our friends, try to obtain our login details, e.g. for bank accounts or the social media accounts we use, or business systems.

Phishing messages are prepared by cyber criminals to make them appear genuine. They may try to trick you into revealing confidential information, contain a link to a website spreading malware.

How do I spot a phishing e-mail?

- You will receive communications asking for the disclosure of personal information, usually via e-mail, instant messaging, or via a website.
- Many phishing messages have incorrect grammar, punctuation, spelling, or there are Polish diacritics, e.g. „ą”, „ę” etc. are not used.
- Check that the e-mail comes from the organization that the sender refers to. Often the sender's e-mail address is completely unreliable, or it is not the same, for example, with the signature under the content of the e-mail.
- Assess whether the overall quality of the e-mail looks like it may come from the organization / company the e-mail should come from, e.g. logos used, footers with the sender's details, etc.
- Check if the email is addressed to you by name or refers to a „valued customer”, „friend” or „colleague”?
- Be suspicious of words such as „send this information within 24 hours” or „you have been a victim of a crime, click here immediately”.
- Your bank or any other institution should never ask for your e-mail personal details.
- Public administration offices never ask you by SMS or e-mail to pay for a vaccine or to settle taxes.
- Check all commands or questions in the e-mail message, for example by calling to the bank asking if such a message was actually sent to you
- Pay attention to links also passed between friends, check if the link actually leads to the right page.

Please visit [our website >>](#) where you will find more practical tips to help protect yourself from cybercriminals.

[BACK >>](#)

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Self-service: do not wait and designate CitiDirect BE Security Manager!

CitiDirect BE self-administration feature is one of the tools which enables you to manage a bank account on your own, without additional documents exchange and the need to contact the bank.

CitiDirect BE Security Manager is a function designated to a person in your company. CitiDirect BE Security Manager is able to manage users' profiles and their entitlements as well as authentication tools (token, MobilePASS) on his/her own, without the need to contact the bank and send additional documents.

In order to ensure adequate support, it is necessary to designate at least two CitiDirect BE Security Managers, the bank recommends designate three.

Entitlements of the CitiDirect BE Security Manager:

- Creates and deletes CitiDirect BE users
- Configuration and modification of user's entitlements
- Configure CitiDirect BE according to your own preferences
- Possibility to disable a user immediately, e.g. in the case of losing the SafeWord card
- Generates reports concerning users and its entitlements
- Managing authentication tools (token, MobilePASS)

Security Manager is allowed to manage the system without the need to fill in applications, wait for their execution and without the need to contact the bank.

Benefits for your Company resulting from having the CitiDirect BE Security Manager function:

- Saving time
- Security - changes are made by two users, after every change, authorisation is required
- Paperless operation
- Better control over operations in the CitiDirect BE
- Reduction of expenses: free confirmations of payments, entitlements reports, mt940 reports etc.

How to add and modify CitiDirect BE user entitlements:

One of the tasks processed by CitiDirect BE Security Manager is to add and modify user entitlements. In order to make it easier, we have created the templates of standard user access profiles. These are the entitlements (without accounts yet) that are selected most frequently, bundled in groups.

Please get familiar with the [manual >>](#) 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.

[BACK >>](#)

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Bank holidays: April and May 2022

Please note below the days in **April and May 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).

APRIL	
1	CY
4	CN
5	CN, HK
14	DK, ES, IS, NO
15	AU, BE, CA, CH, CZ, DE, DK, EE, EU, ES, FI, FR, GB, HK, HU, IE, IS, IT, LT, LU, LV, NL, NO, PT, SE, SG, SK, ZA
18	AT, AU, BE, CZ, DK, EE, ES, EU, CH, DE, FI, FR, GB, HK, HR, HU, IE, IS, IT, LT, LU, LV, NL, NO, PL, PT, SE, SK, SL, ZA
21	IS
22	BG, CY, GR, RO
25	AU, BG, CY, GR, IT, PT, RO, UA
27	NL, SL, ZA
29	JP

MAY	
1	Labour Day
2	AE, AU, BG, CN, GB, HK, IE, RU, SG, SL, TR, UA, ZA
3	Constitution Day, AE, JP, PL, RU, SG, TR, UA
4	AE, JP, LV, TR
5	JP
6	BG
9	HK, LU, RU, UA
10	RU
13	DK
16	SG
17	NO
19	TR
23	CA
24	BG
25	GR
26	AT, BE, CH, DE, DK, FI, FR, IS, LU, NL, NO, SE
27	BE
30	HR, US

[BACK >>](#)