

read CitiService News

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Service Shortcuts:

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Users' first impressions after migration to the new CitiDirect

This year, we are migrating the majority of our clients to the new version of the CitiDirect platform. The new iteration of CitiDirect electronic banking is being successively made available to selected users, replacing subsequent modules of CitiDirect BE - our previous version of the system. Individual users might observe these changes at different times and will be informed about the date of the planned transition individually via email. This process will also continue into the next year.

To ensure a smoother transition to the new version of the system, we are providing users with the option to access both the new functions and their previous versions through a menu, with new functions being marked with a green "i" icon next to them. If you have already migrated to the new version of the system, we encourage you to explore and utilise the new options (indicated by "i"), as they offer enhanced intuitiveness and will eventually replace the old modules.

What has changed in the new CitiDirect:

- A refreshed main page design - widgets have been replaced by sections, referred to as Cards.
- Revised payment entry logic - users are now required to define the beneficiary before selecting the account.
- Users can now view transactions while considering the current payment status, track payment progress, and generate payment confirmations.
- Users have access to reports from the past 96 hours. They can edit, run, download reports, and create new templates from scratch or based on existing ones.

To facilitate your exploration of the possibilities of the new CitiDirect version, we regularly conduct training sessions for users. A session on the new generation of the CitiDirect system has been included in the program of our cyclical [online training >>](#) We cordially invite you to participate!

Also, to gain a deeper understanding of your expectations and opinions, we conducted telephone surveys with users who were transitioned to the new system version, and collected their initial impressions regarding the new platform. We extend our gratitude to all participants of this study for their engagement and for sharing their insights.

Users have expressed appreciation for the new version of the CitiDirect platform, particularly in terms of faster operation, increased transparency, modern and visually appealing design. They have also noted improved readability and ease of use. More than half of the users have valued the enhanced access to accounts and balances, as well as the utilisation of the improved reporting function.

Our users are consistently supported by our [CitiDirect Technical Support team >>](#)

What our users like about the new CitiDirect platform:

- *"The new version is **more transparent**; I can delve deeper into the system."*
- *"It features a more vibrant and **pleasing design, enhancing usability**."*
- *"I find the platform intuitive and **aesthetically pleasing; it operates swiftly**."*
- *"It resembles the platform for individual customers, thus making it more intuitive and straightforward."*

We'd like to extend our thanks for your suggestions for further improvements.

Watch the video and learn more about the new version of electronic banking:

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Available through the mObywatel application, the “mObywatel” (mDowód) document is a novel form of identity documentation



Starting from **September 1, 2023**, Citi Handlowy will recognize a novel type of identity credential - the „**mObywatel**” document (mDowód). According to its definition, this is a mobile document that verifies the user’s identity and Polish citizenship within the **mObywatel** application, valid for activities taking place within the territory of the Republic of Poland that involve physical presence. This implies that during in-person interactions between the bank’s representative and the customer, the bank can utilize this new document to corroborate the individual’s identity. It’s important to note that submitting data from the „**mObywatel**” document (mDowód) on bank forms without physically presenting the actual document within the mObywatel application to the bank’s representative will not be accepted.

Legal basis:

Pursuant to the Act of May 26, 2023, concerning the mObywatel application, Article 83 stipulates that institutions subject to the obligations outlined in Article 2(1) of the Act dated March 1, 2018, regarding Anti Money Laundering and Terrorist Financing (published in the Journal of Laws of 2022, item 593, with subsequent amendments [13]), are required to adhere to the provisions within the Act pertaining to the use of the „mObywatel” document as a financial security measure for client identification and identity verification. This requirement takes effect on September 1, 2023.

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FRAUD:

Understanding Fraud Scams



As businesses around the world have invested in cybersecurity, we have seen a shift in the way that fraudsters attack their victims. Scams have now emerged as the primary fraud risk for businesses, with criminals increasingly attempting to 'hack' people rather than machines. Here are three of the most common forms of scams that businesses need to be aware of:

	 Phone	 Text	 Email
What is the Scam?	 <p>The attacker impersonates a bank employee and tricks their victim into disclosing security information</p>	 <p>The attacker sends a fraudulent text message, which asks the victim to confirm a fictitious transaction</p>	 <p>The fraudster impersonates a known contact and asks for a payment to be sent to a new bank account</p>
Why are they successful?	 <p>The attacker creates a scenario where they appear to be offering help, so the victim is more willing to cooperate</p>	 <p>The messages are customized to contain the victim's name/company and appear to have been sent by the bank</p>	 <p>The email looks genuine and will normally refer to an expected payment — such as a supplier invoice</p>
How can you prevent it?	 <p>Citi Handlowy will not ask you to share your password, or a token-generated code</p>	 <p>Citi Handlowy will not send you a text message to confirm a purchase or a transaction</p>	 <p>Always call the sender — on a known/trusted telephone number — to reconfirm any changes in payment details</p>

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

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FRAUD:

Business Email Compromise. Watch out for fake invoices!



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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We stopped processing settlements in RUB

We kindly remind you that Citi Handlowy discontinued cross-border incoming and outgoing payments processing support for the Russian Ruble (RUB), **starting September 1, 2023**. After that date bank do not accept transactions in RUB.

We apologise for any inconvenience this may cause. If you have any questions, please contact your Relationship Manager or CitiService.

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Bank holidays: September and October 2023

Please note below the days in **September and October 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).

SEPTEMBER	
1	SK
4	CA, US
6	BG
15	SK
18	JP
22	BG
25	ZA
28	AE, CZ
29	CN

OCTOBER	
2	AU, CA, CN, HK
3	CN, DE
4	CN
5	CN, PT
6	CN
9	CA, JP, US
12	ES
16	UA
23	HK, HU
26	AT
30	IE
31	SI

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