

citi handlowy

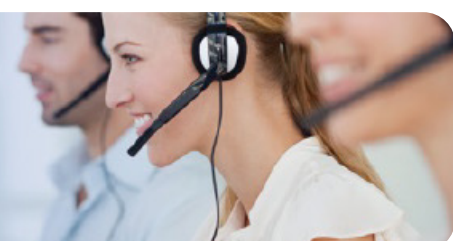
read
**CitiService
News**

November 2023 | edition No. 11

Service Shortcuts:

Contact with CitiService:

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



The logo for Citi Handlowy, featuring the word "citi" in white lowercase letters with a red arc above the "i", followed by "handlowy" in white lowercase letters.

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Citi Secure Email

E-mail is currently one of the most frequently used communication tools. Often contains confidential information. Unsecured e-mail remains at risk from interception and phishing attempts.

In order to ensure the security of your data, we inform you, that if the domain of the e-mail address to which the bank send the message containing confidential data does not appear on the MTLS list, then the e-mail will be sent in an encrypted **Citi Secure Email**.

Citi Secure Email uses message encryption and identity authentication to protect content from interception, ensuring messages are delivered to the right people.

[Instructions for using Citi Secure Email are available at >>](#)

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Payments in the new version of the CitiDirect platform – check how you can make transfers more easily!

Since May this year, we have been migrating our clients to the new version of the CitiDirect platform. **Today, most of our users, after logging in, see new menu items, designed to make account and payment management easier. We encourage you to try them out!**

During the transition period, we allow our users to access both new features and their previous versions through a clear menu structure. New features are marked with a green „i”.

If you have already been migrated to the new version of the platform, **we encourage you to get to know and actively use the new options, because they are more intuitive and, ultimately, in 2024, they will replace the old modules.**

One of the basic activities is making money transfers - that's why the new CitiDirect offers a refreshed „Payments” module. The new features (marked with a green „i”) are called: „Make a payment”, „Approve Payments”, „Manage payments”.

What should you pay attention to when using the new menu options?

The payment entry form has changed to a more intuitive one. A different logic is used because the user first selects the „Beneficiary” and not the debited account as before.

Additional option „Who would you like to pay?” - gives the user the option to select the most frequently used beneficiary. After selecting one of them and going to the payment form, a window appears which gives you the opportunity to view other payments addressed to this beneficiary and copy the one that is closest to the new transfer. This option saves the user time when entering payment details. You can also select the „Pay Someone New” option and complete the form again.

It is worth emphasizing that changing the transfer currency while completing the form does not affect the entered payment details.

In November, we will conduct training on payments. We will show you how to create and authorize payments using **the new CitiDirect functions** „Make a payment” and „Approve Payments” functions, and we will help you become familiar with the new „Manage Payments” function. Invitations to training will be sent by e-mail to users who are already using the new version of the system.

NOTE: The new version of CitiDirect electronic banking is made available successively, replacing subsequent CitiDirect BE modules – our earlier version of the system. Individual users can see the changes at different times and are informed about the date of the planned change individually via e-mail.

Want to learn more? The session on the new generation of the CitiDirect system has been included in the program of our periodic [online trainings >>](#) We invite you to participate!

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CitiDirect: enhanced security in the application process



Important changes to the process of applying for a new user using paper forms come in force from November 28th, 2023. We would like to remind about changes in the process.

We strive to help keep your business safe and secure. We understand that your organization may request Citi Handlowy to add new CitiDirect users via the paper-based CitiDirect User Administration Form (UAF). To help improve security and mitigate risks associated with such paper-based requests (using the wet signature), a **second layer of authentication** will be introduced. Designated Security Managers in your organization will have to login to CitiDirect to activate users created by Citi Handlowy on your behalf. This new, additional step to the process will take effect on November 28th, 2023.

How to activate new users – [instruction >>](#)

To designate Security Managers (minimum two, recommended three), before the November 28th, 2023 please [submit the Channels onboarding form >>](#)

For more information regarding CitiDirect Security Manager functions, please join [our training sessions >>](#)

If your organization is currently utilizing paper form of the application (CitiDirect User Administration Form (UAF)) to manage CitiDirect users and entitlements please ensure that you have designated Security Managers. Otherwise please designate them in advance prior to November 28th, 2023 to avoid any disruptions related to the creation of new users.

IMPORTANT: If your organization already has Security Managers designated and self-creates new users using administration panel (this is the fastest and recommended path) or submits application via eForms, then no further action is required.

eForms is an electronic documentation exchange platform available to Citi Handlowy clients via the CitiDirect system. To activate access to eForms, fill out the [form >>](#), which should be signed by authorized persons and returned to the bank.

[Frequently asked questions >>](#)

For more information, please do not hesitate to [reach out to your CitiService Representative or CitiDirect Technical Support team >>](#)

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Do you shop online? Beware of cyber fraudsters!

A glowing blue digital hand, composed of a network of points and lines, hovers over a laptop keyboard. The background is dark with some light effects.

Black Friday is approaching and after it the pre-Christmas period. This is a moment of increased activity of fraudsters on the Internet.

Please be especially careful online during this time. Criminals can, among others: impersonate well-known brands, **so pay attention to e-mails and messages containing links** - they may lead to dangerous websites that allow the theft of data and funds.

Below we provide some good practices that will help protect yourself against cyber attacks:

- use dual approval
- make backups
- restrict access, grant it only to those who really need it
- restrict employees access to private email and social media accounts
- create a procedure in case of a cyberattack
- watch out for messages from strangers, always verify the sender
- avoid connecting to open Wi-Fi networks

What to do in the event of fraud?

- act quickly - in situations bearing signs of fraud, every minute counts
- use the word FRAUD - if you have noticed an event that looks like fraud, do not be afraid to use the word FRAUD. Do not use the phrase "potential fraud", "possible fraud". Not all organizations can respond quickly enough.
- notify your bank. Citi Handlowy will respond immediately. We will send communications to recipient banks and correspondent banks to block your funds. Contact us by phone 22 690 19 81 or by e-mail citiservice.polska@citi.com. Advisors are available Monday through Friday from 8:00-17:00. Outside of these hours, reports should be sent to the following e-mail address: alert.fraud@citi.com. It is also worth reporting the matter to the police.
- provide details . The beneficiary's bank will need clear details and a picture of the situation before it can act. Therefore, you must provide them to us.

If you want to learn more about how to avoid online threats, we invite you to [cybersecurity training >>](#)

[More about cybersecurity >>](#)

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Changes in the documentation of Debit and Credit Business Cards

We remind about changes in the documentation of Debit and Credit Business Cards.

Changes include, among other things:

- **a shortened time for submitting a complaint** related to an unauthorized operation made by a card from 13 months to 60 days, from the date the card account was debited or the date the transaction was to be made,
- **establishment of standard processes for applying for cards and managing them** via the CitiManager system and the introduction of additional fees for using non-standard processes (you can find more details below in this message),
- **withdrawal of the Application for Issuance of a Visa Business Debit Card** with the simultaneous opening of an account for the card for agreements signed until April 30, 2021 (you can find more details below in this message).

The new documentation is effective from November 2, 2023, but in the transitional period until November 30, 2023, the bank will accept applications in both the new and previous formats.

The valid documentation will be available on the website kartybiznes.pl in the “Program Administrator Zone” tab. Please use the forms with the new reference number STANDARD 112023.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call **801 24 84 24** or **+48 (22) 690 19 81**, or alternatively, you can write to: citSERVICE.polska@citi.com.

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Activities to simplify the account structure used to serve Visa Business Debit Cards

This message applies to clients who have Debit Cards settled on more than one account and use the Application for Issuance of a Visa Business Debit Card with the simultaneous opening of an account for the card for agreements signed until April 30, 2021.

From November 2, 2023, the standard account structure for Debit Cards is a structure in which all card transactions are charged to one account. Card programs operating in other configurations, e.g. where each card settled in a separate account or in other structures, should be transferred to the standard structure and auxiliary accounts should be closed.

The above change results from the fact that only the structure where all cards are settled in one account makes it possible to handle them in accordance with the new standard of applying for cards using the CitiManager system and the OLA module.

If you use other structures and want to switch to the target standard structure (all cards connected with one account):

- please send a written instruction (PDF or eForms) in which you should indicate one of the bank accounts (opened under the Bank Account Agreement) that will ultimately serve as an account for settlement of Debit Card transactions,
- the other accounts previously used to service Debit Cards will be closed and the issued cards will be transferred to the new account without affecting the continuity of their service and operation.

Additionally, we present the answers to the key questions about the structure where all cards are charged to one account:



Will Card Holders be able to use all funds on the account to which all the cards are linked?

No. Each Visa Business Debit Card has an individual limit and it is not possible to use funds from the account in excess of such limit. In addition, the Debit Card Holder has no access to see the account balance. Limit management is possible in CitiManager in real time via the OLM module.



After all the cards are connected with one account, will the Program Administrator still be able to generate reports for individual Card Holders?

Yes. The CitiManager platform has an option to generate reports for each Card Holder separately, even if all the cards are linked to one account.



What happens if the available card limit is higher than the available account balance?


The Card Holder will not be able to make a transaction because, regardless of the card limit, there must also be funds available in the account in an amount sufficient to make the transaction.

Please remember that a telephone information campaign is being carried out by CitiPhone Consultants. They contact our clients to inform them about the changes. Please consider consulting your Relationship Managers or CitiService Representatives to find out how your current Debit Card structure could be adjusted to the new standards. At the same time, please update your contact details by sending a new/updated Business Card Program Administrators form to ensure we can contact you as needed.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call **801 24 84 24 or +48 (22) 690 19 81**, or alternatively, you can write to: citiservice.polska@citi.com.

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New standards for the processes used to apply for and manage Visa Business Debit and Credit Cards

A photograph of two business professionals, a man and a woman, in a meeting. The man is holding a tablet and pointing at it, while the woman looks on attentively. They are both dressed in professional attire.

As we have informed you in the “CitiService News” bulletin, **applications for the issuance of Business Cards should be filed and card management activities should be carried out via the CitiManager platform using the new modules: OLA (Online Application – apply for cards online) and OLM (Online Maintenance – online card management).**

From November 2, 2023 on, the application process via CitiManager, through the online application module (OLA), will be required as a new standard. Therefore card issuance in another way, e.g. using a paper, PDF or eForms, will be subject to a fee in accordance with the Tariff of Fees and Commissions for Business Cards (“Non-standard card issuance”)

And for card management, effective from November 2, 2023, the standard will cover CitiManager and the OLM module, as well as PDF orders and eForms orders (excluding paper form).

Every order sent to the bank in paper format, will result in an additional fee being charged in accordance with the new Tariff of Fees and Commissions for Business Cards (“Fee for the processing of a User’s instructions in paper format”).

The transitional period for the free-of-charge use of non-standard processes will end November 30, 2023. From December 1, 2023, the use of non-standard processes will be subject to the above-mentioned fees.

If you have any questions, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call **801 24 84 24 or +48 (22) 690 19 81**, or alternatively, you can write to: citiservice.polska@citi.com.

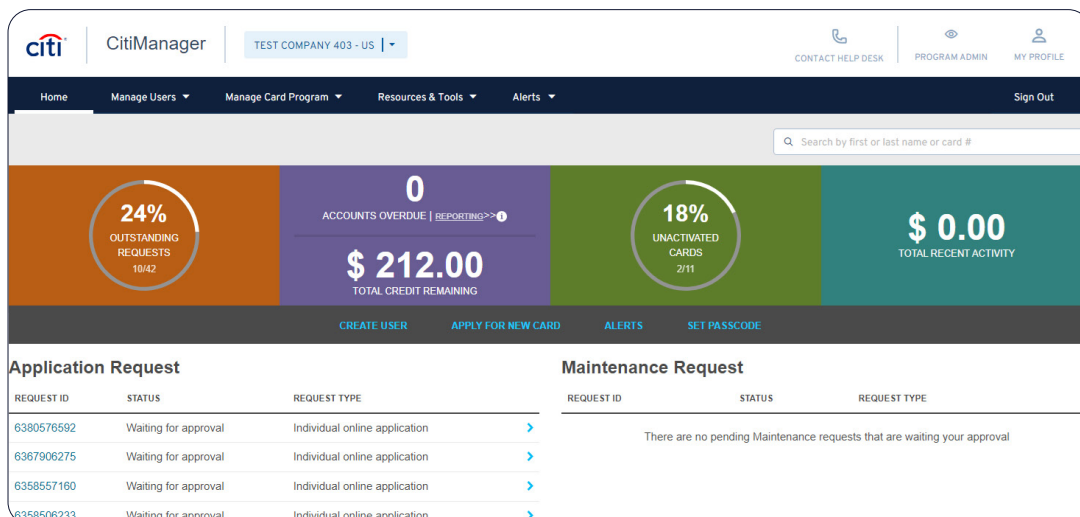
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CitiManager changes for Administrators of Visa Business Debit and Credit Cards Programs

In October there were changes in the appearance of the CitiManager system. Refreshed appearance and simplified navigation are intended to make using the platform even easier.

Summary of changes below:

- simplified navigation for faster and easier finding of the needed information,
- navigation panel, with a clear, drop-down menu, moved to the top-centric horizontal view,
- the last login data information presented after the next login, do not block navigation and the main screen view.



Changes are planned only in version for the Administrators of Business Cards Programs, they will not apply to the Cardholder version for now.

Your opinion is important to us. If you have any questions or suggestions regarding CitiManager platform, please contact the CitiService team. CitiService Representatives are available Monday to Friday, 8.00 a.m.-5.00 p.m. – just call **801 24 84 24** or **+48 (22) 690 19 81**, or alternatively, you can write to: citSERVICE.polska@citi.com.

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Bank holidays: November and December 2023 r.

Please note below the days in **November and December 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).

NOVEMBER	
1	All Saints Day, AT, BE, ES, FR, HR, HU, IT, LT, LU, PL, PT, SK, SI
2	LT
3	JP
6	RU
9	ES
11	Święto Niepodległości
13	CA, SG
17	CZ, SK
23	JP, US
30	AE, RO

DECEMBER	
1	AE, PT, RO
6	ES, FI
8	AT, ES, IT, PT
25	Christmas, AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, PT, RO, SE, SG, SI, SK, UA, US, ZA
26	Christmas, AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, RO, SE, SK, SI, ZA
27	BG, IE

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