

citi handlowy

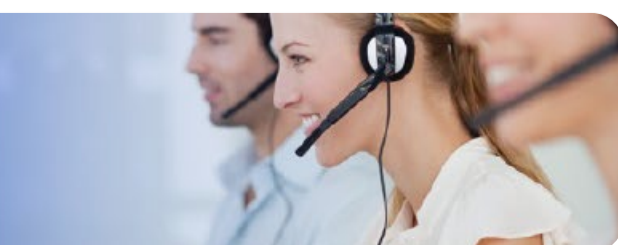
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Service Shortcuts

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# Business Email Compromise – watch out for fake invoices



Business Email Compromise (BEC) is a scam technique that accounts for nearly 100% registered by us cases of cybercrime. Criminal activity increases significantly during the holiday season and Christmas.

What is a BEC attack? This type of attack is very simple. It does not involve cracking security or passwords, but relies on human inattention, naivety, and carelessness. The criminal sends an email, impersonating a known contractor - most often asks to change the transfer account number and it is urgent settling the payment.

## How to defend yourself? We present good practices:

- check each request to change the account through another contact channel
- independently confirm the message with a verified person known to you on the contractor's side
- ask for written confirmation of changes to the contractor's details (e.g. account number)
- educate your employees and inform them what to do if they receive a suspicious message (create a fraud response plan)
- focus on training
- use appropriate software to detect phishing/BEC attacks
- regularly review and update internal procedures and user access
- introduce the maker/checker rule for changes of beneficiary data
- publish your company's data carefully on the Internet - excessive information may help criminals learn the exact structure of the organization and contact details of decision-makers
- do not make the details of your contractors public or publish information about employees on social media

## Red flags:

- differences in sender email address or domain addresses
- requests to contact only through the numbers indicated in the suspicious correspondence
- requests for very urgent execution of the transaction

The image features a blue background with various data visualization elements. In the top left, the 'citi handlowy' logo is displayed in white. Below it, the text 'CitiDirect® Digital Onboarding' is prominently shown in a large, white, sans-serif font. The background includes a hand pointing at a screen, several line graphs, a circular gauge showing '34%', and various data points and numbers like '5745747', '354360', and '458457'.

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# CitiDirect® Digital Onboarding

Citi Handlowy is committed to advancing the digitization of its processes and enhancing the comfort and efficiency of using its services. CitiDirect® Digital Onboarding platform will allow clients to initiate new services directly through a specially developed module of our system. In our target model, we aim to provide you with the capability to apply for additional accounts, cash management products and digital signers management via our CitiDirect portal through a fully digital process.

## **Phase 1 CitiDirect® Digital Onboarding – incremental account application**

As we previously announced in earlier editions of CitiService News, before the full solution becomes available, we have introduced a functionality that simplifies the process of opening an additional account. The bank partially fills out the form using the data we already have and sends it to you for completion and signing. In this phase, the process is already digital but still initiated by a bank employee. [Click and see how you can open an incremental account in 3 easy steps >>](#)

## **CitiDirect® Digital Onboarding Phase 2 – target model**

Digital Onboarding – in its final form – will streamline and digitize your onboarding experience, providing you with the ability to self-initiate your onboarding request at a time most convenient for you, directly on our platform.

**Digital Signer Management** is an additional module in CitiDirect that we plan to launch later in 2025.

It will allow to independently check the list of authorized signers for accounts and request updates, add new signers, or remove existing authorizations.

## **Standardization and Global Consistency**

This digital onboarding process aligns with Citi's global approach, helping us deliver a globally consistent client experience. As part of this effort, we are adopting documents that are uniform within Citi and describe the terms and conditions of service provision, including: [the Master Account & Service Terms](#), [the Confidentiality and Data Privacy Terms](#), [the Security Procedures](#), and [the Country Addendum for Bank Handlowy w Warszawie S.A.](#) These will replace the current documentation, primarily the General Terms and Conditions of Co-operation with Clients after you sign the [Universal Onboarding Form](#). Please note that this standardization of documentation will not result in changes to your terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire Group.

Terms & Conditions related to maintaining an account can be found at our website, in the Client Zone.

We encourage you to read them, and if you have any questions, please contact your Relationship Manager.

We believe these enhancements will significantly improve your experience with Citi Handlowy, providing more efficient service.



## Sub-statuses in CitiDirect: greater insight into what is happening with payments

While payment status provides a high-level view of a payment at a given time, payment sub-statuses offer more detailed information to help clients gain greater insight into what is happening with their payments. The introduction of sub-statuses does not change how payments are processed. Users gain more detailed and frequently updated access to information about where their payment is in the process, consistent with the rest of the system (including CPI).

The first users will now see the sub-statuses when viewing payment status information on select CitiDirect screens, such as *Payment Management* and *Reports*. New functionality is being rolled out gradually, so individual users may see the changes at different times.



# New CitiDirect login and home page

We are taking user feedback into account and will continue to simplify the home page view.

## **We plan to provide you with:**

- A new location for important bank notifications (so-called broadcasts) and quick links (currently *Favorites*), ensuring that users don't miss them.
- Removal of the top banner and reduction of the size of guides.
- A new login page with quick access to selected functions after logging in.

# New CitiDirect file import capabilities

At the end of 2024, we introduced new functionality for uploading and approving files, as well as viewing history, for all authorized users.

## The new File Import menu includes the following functionalities:

- *Upload Files*
- *Approve Files*
- *View Upload History*

## Below are some key benefits to users:

- The Test Upload option allows users to follow intuitive steps to test uploading payment files before they are actually sent
- Options to view template details, the last upload, and upload history
- For file approval/release, simply go to file approval and easily locate pending files by applying filters
- View Upload History enables full visibility of uploaded files and approval history
- Search and filter functions allow users to customize search criteria

We encourage you to take advantage of these new options that make handling and managing file imports easier.

# Bank Holiday: March and April 2025

Please note the following days in **March and April 2025** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

MARCH	
3	BGN
10	KZI, UAH
14	ILS
20	JPY
21	KZT, ZAR
24	KZT
25	KZT
31	TRY

APRIL	
1	TRY
4	CNY
17	NOK
18	AUD, BGN, CAD, CHF, CZK, DKK, GBP, HUF, NOK, RON, SEK, ZAR
20	Easter Sunday
21	Easter Monday, AUD, BGN, CHF, CZK, DKK, EUR, GBP, HUF, NOK, RON, SEK, UAH, ZAR, PLN
23	TRY
25	AUD
25	ZAR
29	JPY