



## CitiService News

May 2, 2019 | Edition No. 5

### In this edition

- Euromoney Cash Management Survey 2019
- Important security information!
- Important information for card programme administrators
- eForms - electronic documents exchange platform
- Bank holidays in May and June 2019

### Euromoney Cash Management Survey 2019

Another edition of the Euromoney Cash Management survey, organised by the Euromoney magazine is now open. The aim of the survey is to select a bank offering the best transactional banking services. In the survey the assessment is made by the Customers. This makes us even more proud for coming first for five years in a row.

Your votes and opinions are very important to us. This is why we again encourage you to take part in the survey and cast your vote for Citi Handlowy. Throughout the last 12 months, we have put much effort to repeat our success in 2019.

Your vote can decide the winner - this is why we encourage you to complete the Euromoney Cash Management survey and vote for Citi Handlowy. Every vote counts!

You may cast your vote in the survey by 10 May.

Taking part in the survey takes no more than 10 minutes.

### Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



Market Analyses



Contact with CitiService:  
tel.: 801 24 84 24; 22 690 19 81



## Important security information!

In recent weeks, we have seen an increase in the activity of criminals using social engineering to effectively withdraw funds from bank accounts.

We want to draw your attention to the following methods in particular:

- **Impersonating another sender (compromised e-mail address)** - criminals use a similarity of characters (e.g. the letter „o” replaces the O), which can be difficult to detect or use an alias (display name of the e-mail address) for a particular address. (alias: Financial Director’s Office \ [firmaabc@poczta.com]). In this way, criminals exploit the inattention of the customer’s employees to enforce a specific action, such as the execution of an urgent transfer.
- **Fraud perpetrated by impersonating the Chief Financial Officer / President / Chief Accountant** - a sociotechnical method that uses the authority of an important person in the company to enforce an urgent transfer through electronic banking systems. This is done either by email or by phone, for example by a phone call from a person impersonating the company President and shouting at the accountant demanding an urgent transfer.
- **False invoices and account number changes** - criminals exploit the fact that companies are increasingly exchanging invoices or account information by e-mail. Criminals send fabricated invoices containing account numbers belonging to them, rather than to the appropriate payee.

### How to defend against such methods?

Particular attention should be paid to the transfers handling processes and circulation of documents in the company.

We recommend using the „callback” method, which is to call back the contractor, who is indicated in the letter, invoice or in an e-mail, using the contact information held by your company. A change of the counterparty’s account should be backed up by an additional verification (e.g. telephone confirmation from the contractor, cover letter signed by the contractor’s authorised representatives). Modification based on received email may result in loss of funds.

Electronic invoices (PDFs, images, scans) should always be verified for accuracy - especially the bank account. Any differences should be clarified with the counterparty to avoid sending payments to criminals’ accounts.

Regular daily verification of bank accounts, statements and account transactions should be a permanent practice used by companies.

In the event of any suspicion of fraud, we recommend urgent contact with the bank to minimize the risk of loss of funds.

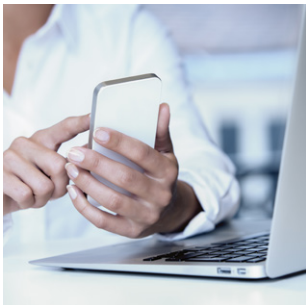


### Important information for card programme administrators

Soon the CitiManager corporate cards service platform will be expanded by new modules to allow for even better and easier management of commercial cards at your company. The planned changes will include services to allow for, among others, independent blocking of cards and modifying their parameters, such as transaction limit and data of the holder. In addition, this year we are planning to give you the possibility to request employee cards directly from the level of the CitiManager platform.

Because we are planning to provide the card programme administrators with such extensive possibilities, the Bank has temporarily suspended the function of the CitiManager platform that allows to independently delegate access to the CitiManager platform Administrator's module. We have made the change because we care for your security and wish to provide you with the most extensive possible control over the Business card programmes. We would also like to inform you that the delegation of rights will still be possible during the transition period, and it will be done by a Proxy for Visa Business cards contacting the Corporate Cards Service Department by e-mail or phone. In addition, access to CitiManager can be granted by completing and sending a Specimen Signature Card for Visa Business cards to the Bank. Access to CitiManager will be granted to a new person free of charge.

We believe that the new possibilities we are planning to provide to you at the CitiManager platform will make it much easier for you to manage the Visa Business card programmes. In the nearest future, we will tell you about other news that will improve your comfort when using the Citi Handlowy card solutions.



### eForms – electronic documents exchange platform

We are striving to become even more available so we keep creating solutions which facilitate your contact with Citi Handlowy, saving time spent on completing current bank orders.

Therefore, we have made it possible for you to change the manner of form authorisation in the system on the eForm platform, by setting the authorisation scheme and granting User entitlements for defined roles (creation/sending, authorisation of eForms) - in order to speed up the processing of forms submitted via the [eForm](#) platform. The modifications we have applied are similar to the mechanism that you know from CitiDirect BE or Citi Trade Portal

In order to change entitlements on the platform, fill-in a form and send it to the following address:

Citi Handlowy  
Bank Handlowy w Warszawie S.A.  
Strefa Dokumentacji Klienta [Customer Documentation Zone]  
ul. Senatorska 16  
00-923 Warszawa

The existing entitlements will be replaced with those indicated in the form.

Customers who choose not to change the entitlements will use the platform on the current terms and conditions. Please also note that we have added a new notification for Users on the platform, informing them about forms waiting for authorisation.

We also encourage you to enable the receipt of notifications via an additional channel (SMS and/or e-mail).



## Bank holidays in May and June 2019

Please note below the days in May and June 2019 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).

MAY	
1	AT, BE, BG, CH, CN, CY, CZ, DE, EE, ES, EU, FI, FR, GR, HK, HR, HU, IS, IT, LT, LU, NO, PL, PT, RO, RU, SE, SG, SK, SL, TR, UA, ZA
2	ES, SL
3	Constitution Day, JP, PL
6	BG, GB, IE, JP
8	CZ, SK, FR
9	RU, UA
13	HK
15	ES
17	DK, NO
20	CA, SG
24	BG
27	GB, US
30	AT, BE, CH, DE, DK, FI, FR, IS, LU, NL, NO, SE
31	BE, DK

JUNE	
3	IE
5	AE, DK, SG, TR
6	AE, SE, TR
7	AE, CN, HK, TR
10	AT, AU, BE, CH, DE, DK, FR, HU, IS, LU, NL, NO, PT
12	RU
13	PT
17	CY, GR, IS, RO, UA, ZA
20	Corpus Christi Day, AT, DE, HR, PL, PT
21	BE, FI, SE
24	CA, EE, LT
25	HR, SL
28	UA