

# read CitiService News

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## Service Shortcuts:

Contact with CitiService:

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



# Activate the administrator function and manage your cards online via CitiManager!



Starting from **May 1, 2023**, bank will stop supporting free of charge processes that can be carried out by the client himself in CitiManager, and thus will withdraw from the standard handling of applications in paper and .pdf formats and submitted via eForms.

**REMEMBER: The service of card programs at Citi Handlowy is fully digitized** and can be based entirely on the CitiManager platform. It is the main tool for online monitoring of card spending, generating statements for each debit and credit card, changing card limits and submitting applications for a card.

**Want to learn more?** Ask your Relationship Manager about free CitiManager workshops - the nearest one are scheduled for: **April 13 (Thursday), at 11:00 am and April 18 (Tuesday), at 1:00 pm.** Webinars will be held in Polish.

Join us on ZOOM:

**Meeting:** <https://citi.zoom.us/j/91616017715?pwd=Zmpjbkc4eVFiL3VEMIEyYkdzdkNrUT09>

**Meeting ID:** 916 1601 7715

**Password:** 170185

The key role in CitiManager is played by the **administrator**.

At least two administrators are required to provide proper support, along with their work email addresses and mobile phones.

**[Download the form today >>](#), designate or update the administrator's data and send the form to the bank.** In response, the administrator will receive instructions and data for registration in CitiManager.

**BACK >>**

# 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 >>](#)

BACK >>

# Effective 1 May 2023 - Purpose of Payment Code Requirement for Payments to Malaysia

In line with the regulatory requirements of Malaysia, effective 1<sup>st</sup> May 2023 clients making foreign currency funds transfers to beneficiaries in Malaysia are now required to provide a 5-digit **Purpose of Payment Code** along with a clear **Purpose Description**. Please find [here >>](#) the list of permissible Purpose of Payment Codes in attachment (the list may change). Purpose Description is a free format text and can be maximum 25 characters.

**IMPORTANT:** failure to provide a valid Purpose of Payment code will result in your **payment instructions being delayed or rejected**.

Country	Currency	Specification
Malaysia	All currencies (MYR and Foreign Currency)	<p>Purpose of Payment should be provided in the following format and in the specific field based on the initiation channel of the payment: "POP" + space + 5-digit Purpose Code + space + Purpose Description Example: POP 21120 Pension, Gratuity</p> <ul style="list-style-type: none"><li>• <b>SWIFT:</b> Required in the first line of Field 70</li><li>• <b>XML File or API:</b> Required in the "&lt;RmtInf&gt;" tag (Tag no 825 under Remittance Information)</li><li>• <b>Other File Formats or CitiDirect BE® User:</b> Required in Payment Details.</li></ul>

BACK >>

# CitiDirect MobileToken: Discover the new fast login method

Why is it worth changing the login method and moving to a new, upgraded mobile token? **CitiDirect Mobile Token** is a new login credential available on the CitiDirect mobile app that enables users to login to CitiDirect® desktop and mobile. Setup is simple, activation takes just minutes, and login is easier than before!

CitiDirect Mobile Token enables users to simply - in just a few minutes - authenticate their identity so they can securely access CitiDirect on their computer or mobile app. Combined with CitiDirect biometric authentication (fingerprints or face recognition), it offers a convenient way to login to CitiDirect.

Security Managers can enable **Mobile Token** now for the users in their company/organization by following these easy steps: [CitiDirect® Mobile Token Enablement Guide for Security Managers](#). Then the users can easily activate their Mobile Token: [Mobile Token activation video](#) and log into CitiDirect: [Login video](#)

Why should you try CitiDirect **Mobile Token**?

## EASY-TO-USE

- Modern and mobile friendly design
- Clear and contextual instructions
- Real-time progress indicators and visual feedback

## SECURE

- Device binding
- Strong verification protocols
- Time-based controls and built-in security parameters

## CONVENIENT

- Activation takes less than 2 minutes
- Login via a quick QR code scan - add biometrics as an option
- Reactivation at your fingertips

Install **CitiDirect BE Mobile** application where you can check the balance and perform authorization of payment **at any time even when you don't have access to the desktop**. The application has simple and transparent interface and strong security mechanisms such as ability to confirm login to the system using biometrics. **CitiDirect BE Mobile** will help you to:

- Authorize and release payments
- Check the account balance
- Preview the history of operations and details of the payments made
- Search for payments
- Link between company profiles
- Authorize the changes requested by Security Managers
- Use biometric authentication (fingerprints or face recognition)

The application is available for Apple iOS and Android.

More information can be found in the following materials:

[CitiDirect Mobile Token FAQ >>](#)

[CitiDirect BE Mobile >>](#)

[BACK >>](#)

# Bank holidays: April and May 2023

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

APRIL	
5	CN, HK
6	ES, DK, IS, NO
7	AU, BE, CA, CH, CZ, DE, DK, EE, ES, EU, FI, FR, GB, HK, HR, HU, IE, IS, LU, NL, NO, PT, SE, SG, SI, SK, ZA
9	Wielkanoc
10	Wielkanocny poniedziałek, AT, AU, BE, CH, CZ, DE, DK, EE, ES, EU, FI, FR, GB, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, SE, SK, SI, ZA
14	BG, CY, GR, RO
17	BG, CY, GR, RO, UA
18	CY
20	IS
21	AE, TR
25	AU, IT, PT
27	NL, SI, ZA

MAY	
1	Labour Day, AT, BE, BG, CH, CN, CY, CZ, DE, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NO, PL, PT, RO, RU, SE, SG, SI, SK, TR, UA, ZA
2	ES, SI
3	Constitution Day, JP, PL
4	JP
5	DK, JP
8	BG, CZ, FR, GB, RU, SK
9	LU, RU, UA
15	ES
17	NL, NO
18	AT, BE, CH, DE, DK, FI, FR, IS, LU, NO, SE
19	BE, DK, TR
22	CA
24	BG
26	HK
29	AT, BE, CH, DE, DK, GB, FR, HU, IS, LU, NL, NO, US
30	HR

[BACK >>](#)