

Euromoney Cash Management Survey 2024



Euromoney Cash Management 2024 is one of the world's leading surveys of our industry.

Survey is open till June 14th – you can cast your vote via the button below. We invite you to participate and have your say on the topics that matter to you.

[Vote!](#)



Supply Chains in an Era of Global Market *Turmoil*


How to face challenges effectively?

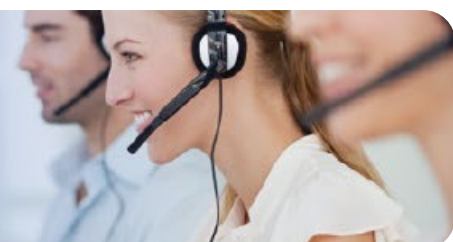
[Read the expert guide >>](#)

(available in Polish only)

Service Shortcuts

Contact with CitiService:

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



Support of the new Card Program Administrator

To ensure the highest level of convenience in cooperation with the bank, we constantly listen to our clients to identify areas where additional support can be provided. One of the implemented solutions is the cover letter for new Card Program Administrators, which we began distributing from the beginning of May 2024.

This is an e-mail communication, which is a brief guide for the CitiManager registration process, but also to the most important functionalities of this system for the administrator, such as:

- applying for a card,
- changing the limit or other card settings,
- controlling employee's expenses and card status.

The **so-called welcome letter is sent to every new Card Program Administrator** appointed to this role by both new and existing bank clients. The message reaches the e-mail address indicated in the Business Cards Program Administrators Form immediately after assigning the administrator role in the CitiManager system.

We hope that such communication will effectively help a person who is just starting their journey as Card Program Administrator, but in the long term it will also be a knowledge repository and a manual for the ongoing management of card programs.

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Register online and take the opportunity of training on the CitiManager platform!



We would like to remind you that CitiManager provides a fully digitized service of the business cards at Citi Handlowy. This is the main tool for submitting card applications, immediate change of card limits, real-time monitoring of expenses made using cards, and generating statements for each debit and credit card.

Taking into consideration the great interest in CitiManager platform trainings, we have planned regular training sessions in Polish in 2024, every last Tuesday of the month, at 11:30. The next coming session is on June 25th 2024.

Registration for the training is very simple and can be done via registration platform on the [website >>](#), where you can sign up yourself for selected sessions in Polish. Please visit our website regularly and participate in the training depending on your needs. **E-mail invitations sent by the bank from March 2023, are now replaced by a registration platform through which you will be able to register to participate in the selected training.**

During the workshops, the capabilities of the CitiManager platform are presented, which make card handling much faster and easier. The trainings are designed to provide a step-by-step demonstration of the operation and functions of the CitiManager platform, including the Program Administrator role. Training topics cover a full range of issues, both basic, such as logging into the system, and more advanced ones.

Training sessions in Polish:

- are performed live on ZOOM platform by qualified Bank specialists, with the opportunity to ask questions,
- free of charge, multiple participation is possible,

Training sessions in English:

- are available under the [link >>](#)
- NOTE: trainings available on the Citi website cover CitiManager functionalities offered globally. Their scope for Citi Handlowy users may vary slightly. Therefore, please be aware of possible discrepancies in the view or unavailability of some solutions.

More about CitiManager platform you can find [here >>](#)

Additionally, on the [kartybiznes.pl](#) website in the “Program Administrator Zone” tab, „Instructional videos” section, training materials are shared ([link >>](#)). Particular videos present selected basic functionalities of the CitiManager. **Please remember that presented videos are for illustration purposes only and may vary depending on the platform version you are using.**

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Updated list of entities affiliated with Citi Handlowy and Citigroup Inc.

In order to ensure a high quality of service, we are further digitizing the corporate banking services provided in the Citi Group, of which our bank is a part. For this reason, we have updated the list of affiliates of Citi Handlowy and Citigroup Inc. This list includes entities that may participate in the exchange of information in accordance with the applicable bank account documentation.

A full list can be found on the [Client Zone | Bank Handlowy w Warszawie S.A. \(citibank.pl\)](#) >>

If you have any questions, please contact CitiService.

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Cybersecurity and rules for safe use of CitiDirect



Irrespective of the multi-level security scheme implemented by the bank, users should always be aware of threats on the Internet. The rules for safe use of CitiDirect® are presented below.

CitiDirect system login address:

- Enter the address of the CitiDirect login page manually in your web browser's address bar, or add it to your "Bookmarks" ("Favourites"). Never search for the login page using a web browser's search engine.
- Before you start logging in, make sure you are on the correct, secure page of the portal. Your browser must show a locked padlock in the address bar, which means that the connection is encrypted. The site address must start with "https."

Login:

- Use the modern CitiDirect Mobile Token, which is assigned to a specific device, has strong verification protocols, time-based control mechanisms, and built-in security parameters. Combined with CitiDirect biometric authentication (fingerprints or facial recognition), it is a convenient and secure way to log in to CitiDirect.
- How to enable Mobile Token for the users: 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 >>](#)

Access and entitlements in CitiDirect:

- The Security Manager can manage user profiles, their permissions, and authentication tools (Mobile Token), as well as temporarily blocks selected users in the system (e.g. for security purposes). This ensures the security of funds and transactions.
- To appoint a Security Manager, please submit Channels onboarding [form >>](#)

Intelligent Payment review:

Citi® Payment Outlier Detection (CPOD) – a sophisticated analytics tool that helps identify transactions that stand out significantly from past trends:

- Sophisticated analytics tool comparing current payments against historical payments.
- Helps identify materially different transactions compared to past trends.
- Powered by advanced machine learning algorithms that continually evolve and recalibrate.
- Outliers are flagged for review and approval or rejection by nominated users before payment is processed.

Citi Payment Outlier Detection is available through CitiDirect without any technological changes to the client's systems. To start using the tool, contact your Relationship Manager.

[More information about CPOD>>](#)

Beware of malware sent via email:

- Recipients' mails verify e-mails based on the address of sender. Please note that in the case of CitiDirect system e-mails it is always citidirectbe.notifications@citi.com, and in the case of CitiManager it is citicommercialcards.admin@citi.com. The e-mails from Citi Handlowy will always come from domain [@citi.com](mailto:domain@citi.com).
- Citi Handlowy uses SPF, DKIM, and DMARC e-mail authentication mechanisms to enhance e-mail security and prevent spoofing and phishing attacks. If your company's mail server is set to recognize such certificates, the malicious e-mail would either be blocked from delivery or sent to the spam folder.
- Attention on attachments: our statements are encrypted, and notifications such as balances will always have masked details.

To learn more about some common scams, as well as cybersecurity best practices, visit [Bank Handlowy w Warszawie S.A. | Citidirect - Security \(citibank.pl\)](#) or sign up for a free "Online Safety" training [Online trainings | Bank Handlowy w Warszawie S.A. \(citibank.pl\)](#)

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Business Email Compromise: watch out for fake invoices

A hand in a dark suit jacket is pointing at a glowing document icon on a laptop screen. To the right of the laptop, there is a grid of smaller, glowing document icons. The background is dark and moody, suggesting a high-tech or digital environment.

83% of the events we detected only last year were Business Email Compromise. Criminal activity increases significantly during the holiday season.

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 asking 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 information about your employees on social networks

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Statements and reports

– important changes
in the way the data
is presented

```
elif operation == "MIRROR_Y":  
    mirror_mod.use_x = False  
    mirror_mod.use_y = True  
    mirror_mod.use_z = False  
elif operation == "MIRROR_Z":  
    mirror_mod.use_x = False  
    mirror_mod.use_y = False  
    mirror_mod.use_z = True  
  
#selection at the end -add back the deselected mirror modifier object  
mirror_ob.select= 1  
modifier_ob.select=1  
bpy.context.scene.objects.active = modifier_ob  
print("Selected" + str(modifier_ob)) # modifier ob is the active ob  
#mirror_ob.select = 0  
#me = bpy.context.selected_objects[0]  
#my_data.objects[me.name].select = 1
```

The implementation date of the announced changes in the method of presenting data on statements and reports – in accordance with e-mail communication – has been postponed. This means that until the new implementation date, the data will be presented in the same way as before and will remain unchanged. We will announce the new implementation date for the changes soon.

Please be reminded that we are working to improve the way data is presented in reports and statements. Our goal is to ensure consistent and well-structured data (presented in the proper field in line with specification), as well as consistent intraday and EOD reporting. If your company exports statements and reports from CitiDirect, receives them via CitiConnect or SWIFT, and then automatically imports the necessary data into its own systems – this message is important for you.

Useful materials:

- [scope of changes >>](#)
- [FAQ >>](#)
- [mapping of fields >>](#)
- [training material >>](#)

Should you have any questions, we are at your disposal. Please contact the CitiDirect Helpdesk.

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Bank Holiday: June and July 2024

Please note the following days in **June and July 2024** when orders received will be affected on the following business day due to a currency exchange holiday (i.e., a public holiday in a given country).

JUNE	
3	IE
5	DK
6	SE
10	AU, CN, HK, PT
12	RU
17	AE, IS, SG, TR, ZA
18	AE, TR
19	AE, TR, US
21	FI, SE
24	CY, EE, GR, LT, RO, UA
25	SI
28	UA

JULY	
1	CA, HK
4	US
5	CZ, SK
12	GB
15	JP, TR, UK

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