

Citi® Virtual Card Accounts: Enhanced Security and Control over Organizational Expenses

Virtual Account, Real Results

A next generation payments tool, Citi Virtual Card Accounts increase transaction security and control. Organizations can now generate unique virtual card numbers and dynamically set spending and reconciliation controls on each virtual card based on their specific purchasing needs. This solution safeguards against unauthorized spend, helps prevent fraudulent purchases and simplifies reconciliation.

Citi Virtual Card Accounts are flexible: they are designed to complement an organization's existing commercial card program or be used as a standalone solution to streamline purchasing for large ticket items. Citi Virtual Card Accounts are an ideal secure, electronic solution for post-invoice payments and "card-not-present transactions" made via the Internet, phone or mail order.

Increased security minimizes the risk of fraud and misuse

To safeguard against misuse, the Citi Virtual Card Account generates a unique virtual card number for each transaction. Each virtual card is issued with authorization controls set by the organization and provides peace of mind when used for a range of purchasing needs, from everyday supplies to strategic large purchases.

Manage spending more effectively with enhanced real-time controls

Authorization controls can be set based on default criteria or dynamically adjusted at any time. Authorization controls define transaction limits, such as:

- Single or multiple use
- Individual and aggregate transaction amounts
- Date and time ranges
- Individual merchant or merchant group

These real-time, fully customizable controls allow organizations to better manage transactions and safeguard against risk while capturing greater spend volumes on their card programs.

Reconciliation and reporting are easy, fast and completely customizable

With up to 30 user-configured data fields associated with each virtual card account, the solution can be custom tailored to the unique needs of any industry. Companies can label data fields as needed to ensure a seamless reconciliation process.

When the virtual number is used, the transaction flows through the authorization and control process, and transactions post with robust reference data. With each transaction tied to a unique virtual card number, reconciliation is fast and easy. Reconciliation and reporting can be streamlined using any of the custom reference fields the company chooses.

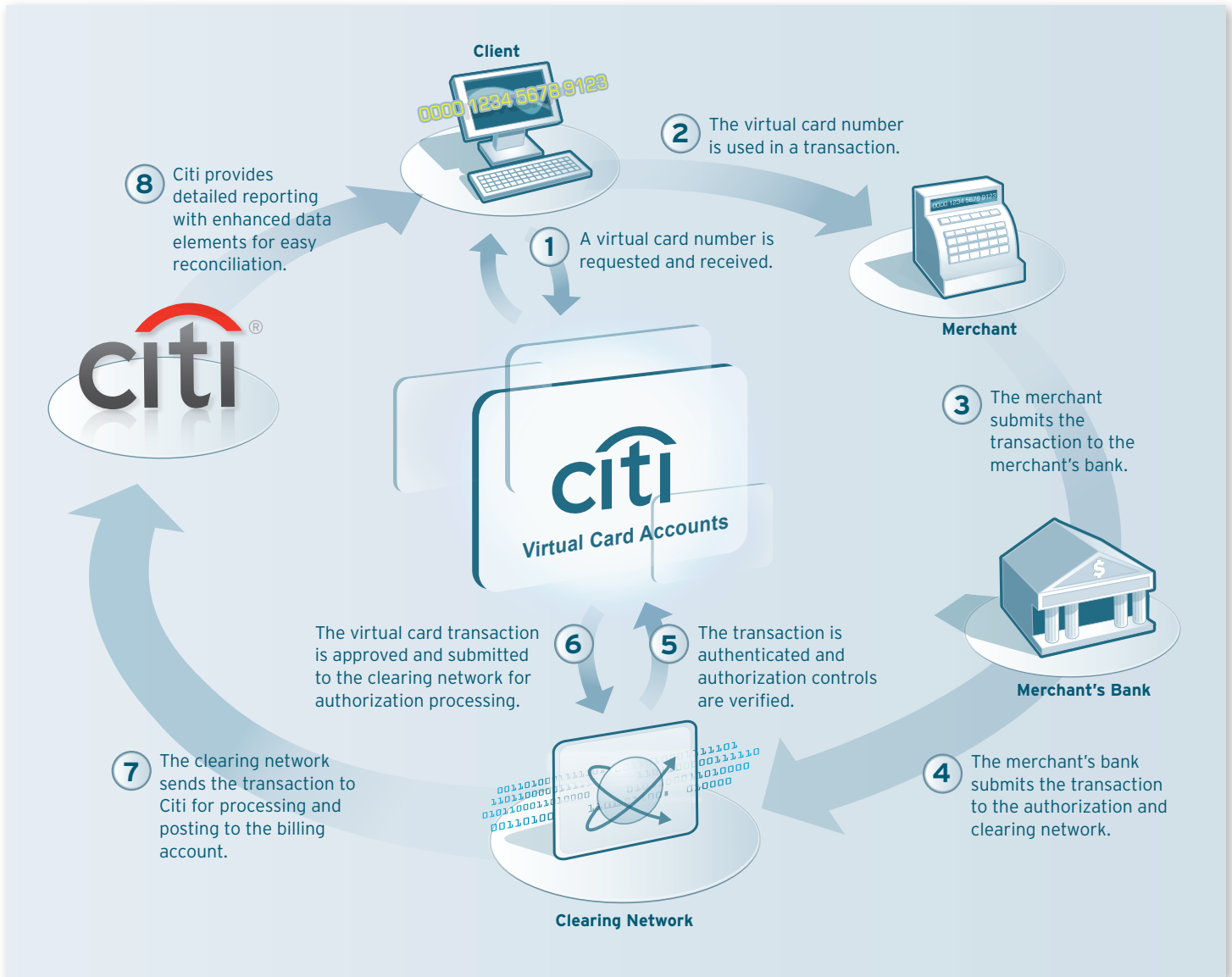
Benefits At-a-Glance:

Citi Virtual Card Accounts put you in control.

- **Pre-approve every purchase:** Set hierarchy approvals to increase control over spending and reduce unauthorized transactions.
- **Customize transaction controls:** Companies can customize and pre-set authorization parameters as needed for each transaction.
- **Safeguard against fraud:** Virtual account numbers minimize exposure to fraud.
- **Make reconciliation fast, easy and flexible:** 30 user-defined fields give companies more choice and flexibility to customize data and simplify the reconciliation process.
- **Eliminate paper:** Replace manual, paper-based payments with a faster, more efficient and traceable electronic payables solution.



How Citi® Virtual Card Accounts Work



Leverage Citi's global reach and capabilities

With local issuance in nearly 50 countries, Citi's global presence simplifies integration and minimizes foreign transaction costs.

Extend the power of your Citi® Commercial Card Program

One of the largest commercial card issuers, Citi has the most experience of any card provider and the broadest global reach, with foreign currency card programs in 50 countries. Accepted at 27 million merchant locations and 1,500,000 ATMs in 140 countries, Citi commercial cards give cardholders more choice and flexibility, and provide best-in-class customer service 24/7/365, from anywhere in the world.

Increase the value of your Citi commercial card now with Citi Virtual Card Accounts and capture more spend, securely and conveniently, on your card.

To learn more about the benefits of using Citi Virtual Card Accounts, call your Citi® Account Manager directly or visit www.virtualcard.citimanager.com.

Global Transaction Services
www.transactionservices.citigroup.com

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