



New Frontiers in Procure-to-Pay

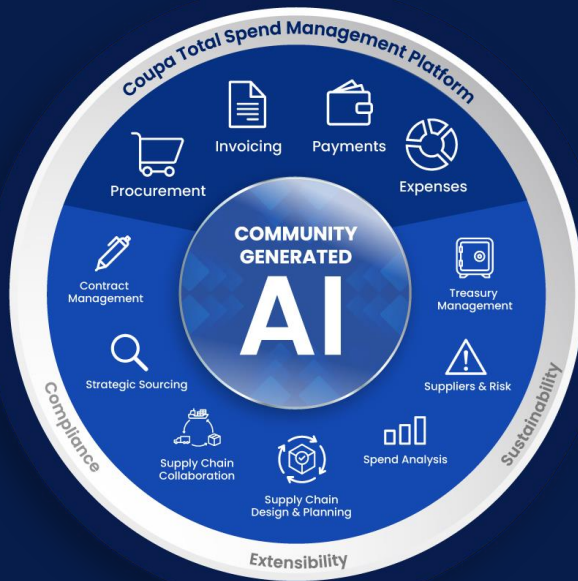
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Agenda

- Introduction to Coupa
- Payments & Treasury as an integrated model
- Optimizing use of Citi Virtual Cards
- Q&A

Gaining a Margin Multiplier is only possible
by leveraging the compounding power of AI



3000+
Customers

\$6T+
Spend Under
Management

10M+
Suppliers +
Buyers

Trusted by Leading Companies



External pressures and internal inefficiencies erode margins
This margin erosion zone gets wider every day

Optimal Operating Model

**Margin
Erosion
Zone**

Current Operating Model

Macro Uncertainty

Geopolitical and economic instability
Fluctuating costs and inflation rates
Supply chain disruption

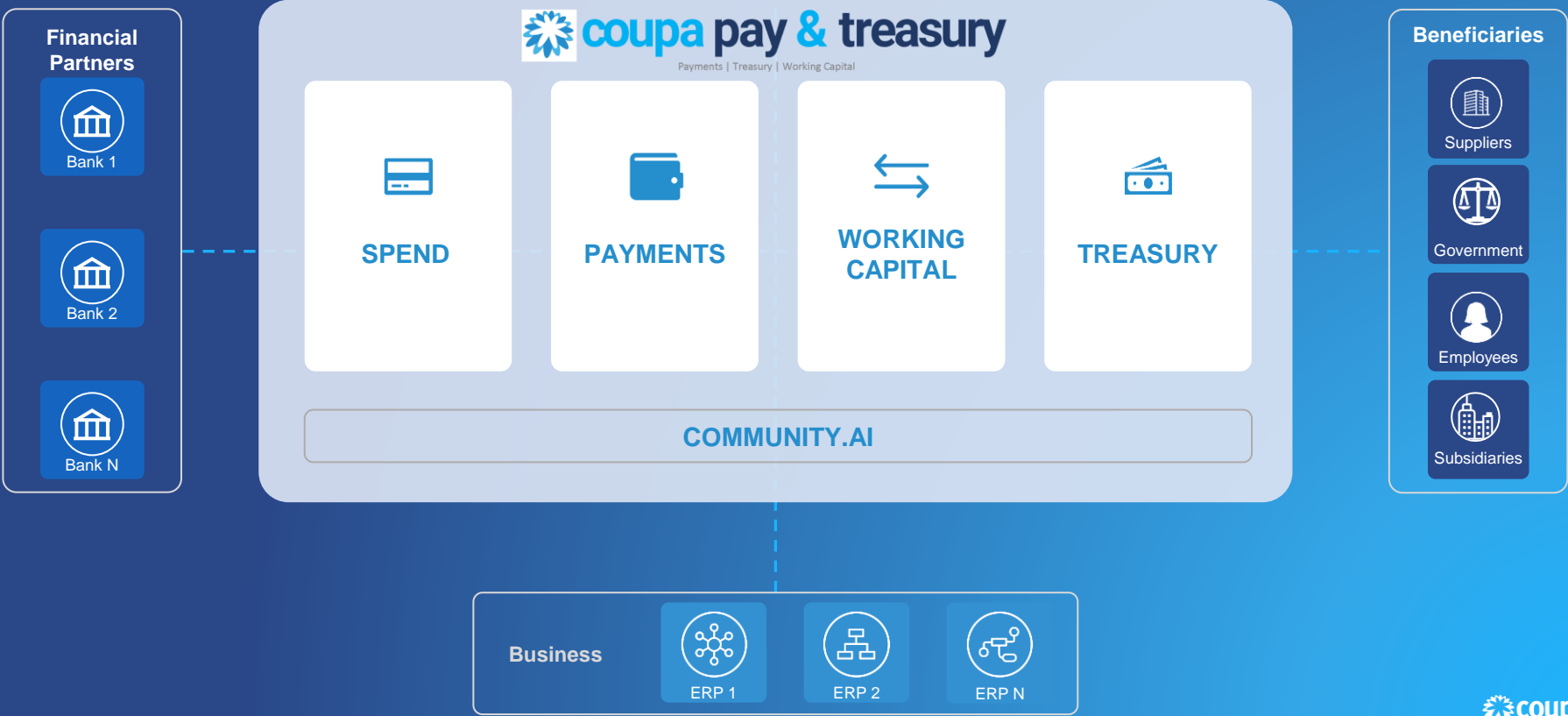
**Lack of Visibility and
Control**

Disconnected and complex processes
Data silos and blind spots
Regulatory compliance

Third Party Risk

Supplier viability
ESG compliance
Fraud and cybersecurity

Manage and Optimize Your Spend, Payments, and Liquidity In One Place



Best Practice Protocol

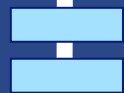
No PO



No Pay



No
Supplier
Record

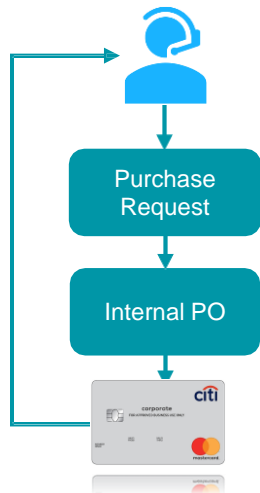


No
Problem

Coupa Pay with Citi Virtual Cards Optimization Scenarios

1

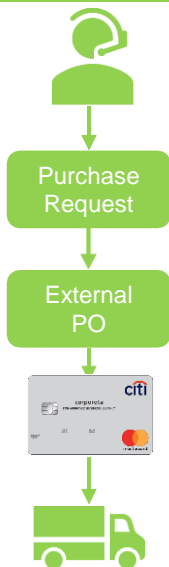
One Time Suppliers



- No need for supplier onboarding
- Customised data capture for Users
- Approved requests automate the vCard processing and delivery of funds to suppliers

2

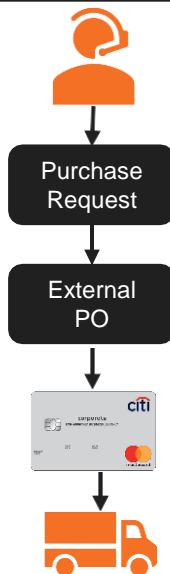
Known Suppliers



- Active suppliers
- Semi-frequent purchases
- New v-card generated for each PO
- No invoices, except where required for tax capture

3

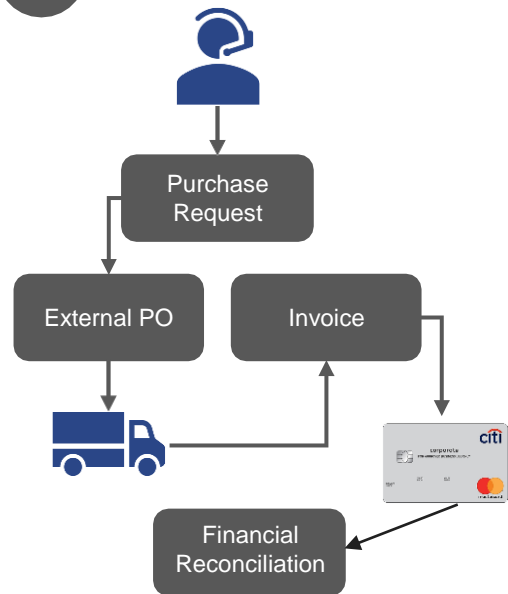
Supplier Ghost Card



- Active suppliers
- One card used for all purchases
- Frequent purchases with high-volume suppliers such as Amazon and Staples
- Pro forma invoices re-class transactions

4

Invoice Payments

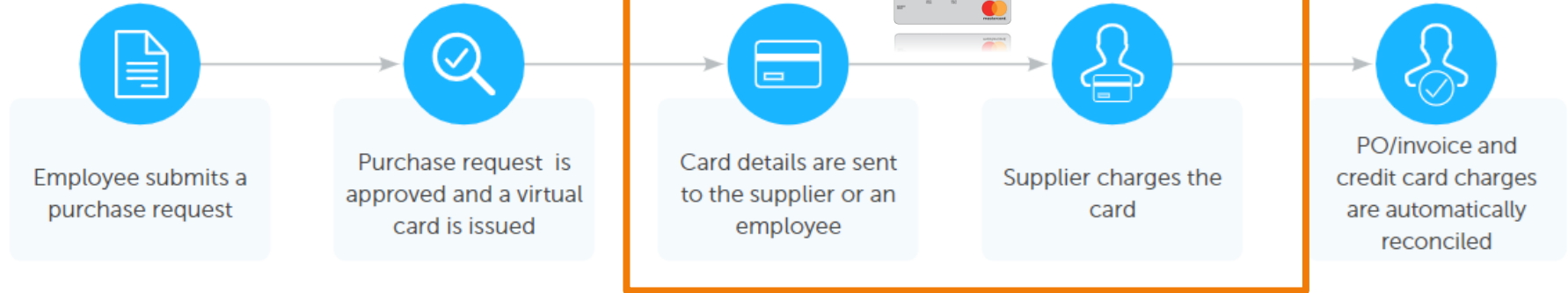


- Active suppliers
- Traditional invoice is captured
- Approved invoices are selected for batch payments

Coupa Pay – Citi Virtual Cards with Citi Optimized Pay



Virtual Cards process flow



Roadmap

Use Case Expansion – Phased Approach

Now



User Entry One-
time Vendor
Payments



Future



Automated
Working
Capital
Optimization

Key Takeaways

With this solution you can:

- ✓ Use Citi virtual cards to pay suppliers even when they don't accept it
- ✓ Continue the best practice of not paying suppliers when a PO is absent
- ✓ Keep the process of PO creation through to payment and reconciliation, all in one place



Contact your Citi/Coupa relationship manager for more information

Thank You