

# Citi® ePayables

## Generate Earnings through an Integrated Payables Solution

Citi® ePayables is a flexible Integrated Payables solution that allows you to turn your Accounts Payables into an earnings generator by replacing paper checks while delivering financial benefits across working capital, transactional and administrative costs.

Citi® ePayables helps you meet and exceed your organization's goals across Treasury, Procurement and Accounts Payables. With the ability to replace paper checks with much more efficient electronic payments, Citi ePayables helps you realize annual cost savings quickly while increasing control and process efficiency.

Whether you want to digitize payments, maximize working capital and financial rebates or simply gain operational efficiencies, Citi ePayables delivers a comprehensive capability set that combines data analysis, supplier enrollment, integrated payment processing and web-enabled supplier self-service tools.

### Harness the Power of Your Accounts Payable Data Through Citi® Working Capital Analytics

Taking a consultative approach, Citi helps you identify financial benefits and cost savings potential using an analytics platform. With the help of proprietary and publicly available data combined with a custom analytics methodology, Citi Working Capital Analytics solution identifies suppliers to convert to ePayables, laying the

foundation for a supplier enablement execution strategy designed specifically to maximize electronic payment adoption and meet your objectives.

### Maximize Adoption with Citi Supplier Enablement Services

Every successful electronic payment program begins with a well-executed supplier enablement campaign. Citi begins with helping you identify the menu of payment options, follows through to the supplier outreach program and finally delivers to you maximum possible adoption in the shortest possible time. Citi's dedicated team of card and electronic enablement experts works with you to design a custom enablement campaign complete with custom messaging, branding, as well as incentives and levers to use while targeting suppliers. Citi Supplier Enablement agents are specifically trained on selling the benefits of electronic payments to your suppliers as well as addressing objections your suppliers may have.

Robust tracking and reporting during and post campaign help ensure client enrollment objectives are met or exceeded.

### Benefits at a Glance

Citi ePayables puts you in control of your Accounts Payables process.

- **Maximize revenue realization:** Utilize Citi's virtual card account payments to generate revenue from Accounts Payables in the form of rebates
- **Reduce payment costs:** Optimize Accounts Payables cost by eliminating expensive postage and check print overheads
- **Reduce operational costs, increase supplier confidence:** Streamline outbound communication to enroll suppliers. Reduce customer service inquiries for payment reissue, lost remittance advices
- **Increase security:** Increase data security through enhanced supplier data validation and payment controls
- **Improve supplier relationships:** Help suppliers increase efficiency, transparency and control by centralizing their payments, remittance reporting and reconciliations
- **Improve your carbon footprint:** Greater degree of digitization helps you cut paper usage and reduce your carbon footprint

# Treasury and Trade Solutions

## File Based Payment Execution Designed to Increase Payment and Reconciliation Efficiency

Citi ePayables includes our award winning Virtual Card Accounts (VCA) which combines the benefits of a traditional purchasing card with the controls, consistency and risk management required for Accounts Payables purchases.

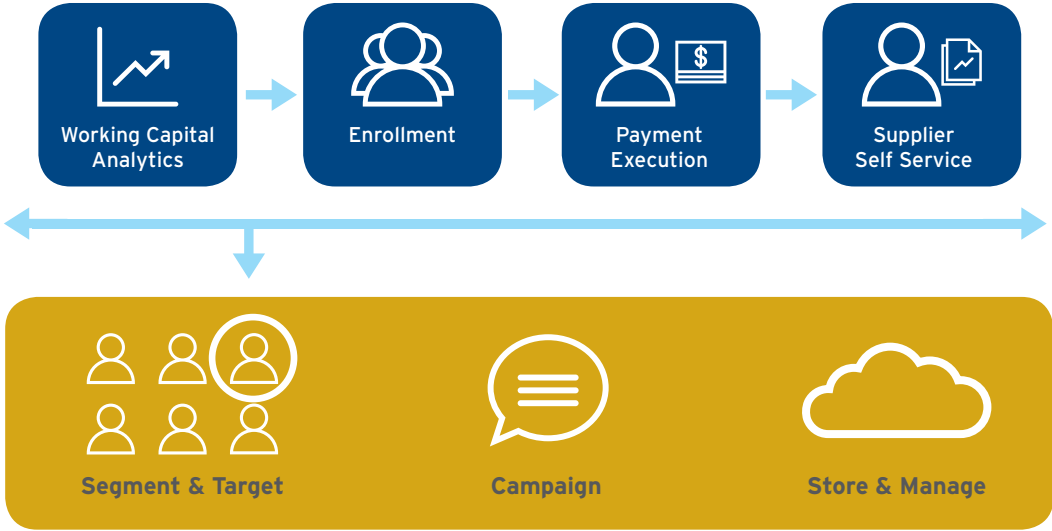
Citi ePayables also facilitates conversion from check to Electronic Fund Transfers (EFTs), processed via the Automated Clearing House (ACH) platform. Finally, you also have the option to outsource any residual checks after the conversion process to Citi, enabling a true integrated payments approach. This enables a lean payment value chain that streamlines payment processing and reconciliation as well as reducing payment errors while increasing security and control.

## Improve Supplier Relationships with Citi's Supplier Self-Service Tools

Through Citi ePayables, your suppliers can get paid quicker and enjoy reduced costs associated with collections and non-payment all while benefiting from improved payment information and flexible remittance data delivery. All of this can be made available through an online portal which offers real-time reporting and flexible reconciliation on incoming payments and access to self-service management of their own secure profiles. Your suppliers will benefit from increased ease of use, much more timely information, security of data, and reduction in overhead costs.

Citi will work with your suppliers to ensure their information stays up to date and provide a dedicated supplier support team.

### How does ePayables work?



ePayables helps you realize working capital and transactional savings by designing and running a high touch supplier enablement campaign. With integrated payment processing across electronic payments, ePayables streamlines the payment and reporting process both for you and your payees.