



# Citi® Project Card

# Providing organizations with extra budgetary safeguards to keep project spend under control

With the Citi® Project Card, an organization can preselect the maximum spend allowed on the Card as well as the length of time the Card will remain active based on anticipated activity and usage. As the cardholder makes purchases or cash withdrawals, the available balance declines until the Project Card limit is exhausted. Unlike traditional card products, payments to the account do not refresh the credit limit and any charges made after the defined expiration date will be declined.

In addition to providing increased budgetary control, Citi's Project Card improves cash flow management since no funds leave your pocket until payment is due on purchases made. The credit limit acts only as a cap to expenses and you pay only for the transactions made via the Card.

And because this is a Citi Commercial Card, all traditional Citi Commercial Card benefits still apply. Now you can have the added sense of security that comes with enhanced spend control while still enjoying the convenience and flexibility provided by a Citi Commercial Card payment product, including:

- Unrivaled acceptance
- · Access to cash
- · Insurance benefits
- Fraud and misuse prevention
- Citi's reporting and program management tools

## How it works

An organization's program administrator simply chooses the Project Card controls during the Card application process by selecting the:

- · Maximum spend allowed on the Project Card
- Length of time for which the Project Card is valid

In addition to the enhanced benefits the Project Card provides, all standard Citi Commercial Card features are also available including merchant spend category restrictions and transaction-level spend limits.

If the Project Card limit needs to be increased for any reason, the program administrator can easily update the Project Card available limit via CitiManager®, Citi's online program management tool (as available), or by calling Citi's 24/7 customer service representatives.

# Treasury and Trade Solutions



This is how it works: When the cardholder uses the Citi Project Card, the cardholder can charge confidently, without fear of overspend, because the Project Card will stop any transaction that is over the allowed Project Card value or made after the allowed time period. Employees can spend less time on expense management and more time on their true business responsibilities. All purchases will be allowed as long as they meet the criteria selected by the program administrator:



Makes authorized purchase on the Citi Project Card within the allocated amount and designated period of use – **Amount** is reduced from overall Citi Project Card limit



Uses the Citi Project Card to make a purchase over the available remaining balance – Card transaction is declined



Uses the Citi Project Card after valid period of use has passed – **Card transaction is declined** 

#### Optimal uses

Citi's Project Card is an ideal solution for any program where there is a need for a set budget or fixed spending amount. Organizations can set the Project Card with a maximum available balance to pay for expenses related to relocation, special projects or events, uniform allowances or for many other uses, including:

Meetings/Events	Projects	Travel and Expense (T&E)
Board Meetings	Consulting Engagements	Incentives & Per Diems
Conferences & Conventions	Disaster Recovery Efforts	Recruiting & Relocation
Holiday Parties	Educational Grants	Rewards & Recognition
Sales Meetings	Government Grants	Temporary Workforce
Team Meetings	Pilot/Test Programs	Training
Trade Shows & Product Launches	Short-Term Projects	Uniform Allowances

# Global availability

Because the Citi Project Card, like all Citi Commercial Cards, is built on a single, consistent platform, the Project Card is available in 31 countries around the world and growing.

### Ongoing consultative support

A dedicated account team will create a program to meet your needs, or reengineer and expand an existing one. Plus, your cardholders will enjoy 24/7 support from our best-in-class customer service team.

To learn more about how Citi's Project Card can help you control your spend today, contact your Citi representative or visit us at citimanager.com.

Treasury and Trade Solutions citi.com/treasuryandtradesolutions