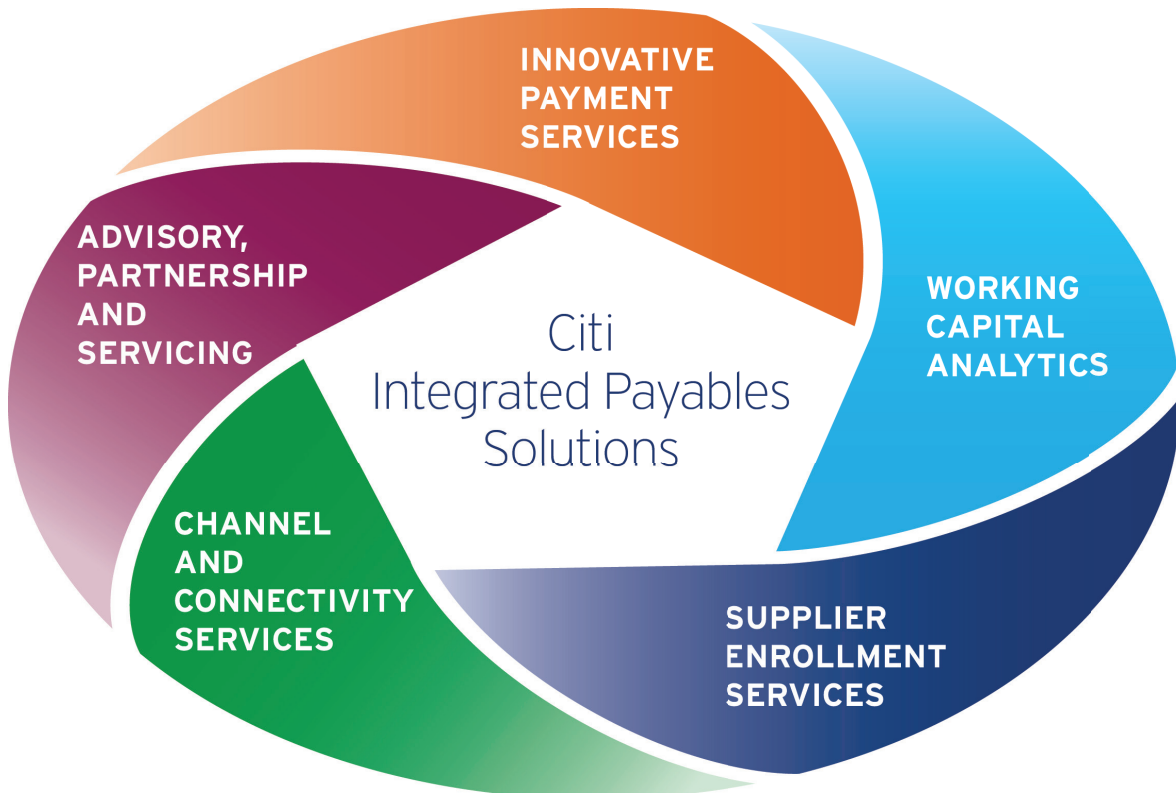


Citi Integrated Payables Solutions

Citi® Integrated Payables Solutions is a holistic suite of leading-edge analytics, core and emerging payment services, supplier enrollment and other capabilities to help optimize working capital and maximize efficiencies across an organization’s complete supply chain.

The global supply chain remains a top challenge for many organizations. Many companies are now tasking Treasury - already focused on liquidity management, corporate borrowing needs and cash conversion efficiency - to play a more active role in supply chain management by coordinating initiatives across Procurement, Shared Service Centers and operating business units. The strategic, customized approach enabled by **Citi Integrated Payables Solutions** allows organizations to effectively exploit opportunities across the full continuum of their supplier base, and can help once-overlooked Procure to Pay operations produce measurable financial benefits and to evolve into potential sources of competitive advantage.

Benefits at a Glance



A Holistic Approach to Working Capital Optimization and Process Efficiency

Citi Integrated Payables Solutions draws on analytics teams, product experts and supplier-enrollment consultants strategically positioned in Citi offices around the globe to help clients extract working capital improvements and process efficiencies from their payables processes. Key components of the offering include:

- **Working Capital Analytics:** This marketing-leading diagnostic tool leverages proprietary algorithms to analyze an organization's financial supply chain, develop comprehensive payment-optimization strategies, and quantify the potential Return on Investment (ROI) from a multi-pronged approach to Payables. The analysis, customized by client, also helps maximize the efficacy of supplier enrollment efforts.
- **Innovative Payment Services:** Citi's best-in-breed payment capabilities deliver on the promised benefits of a payables optimization strategy. Services include:
 - **Supplier Finance:** Extend payment terms to help drive working capital benefits, while reducing supply chain risk by accelerating funds to key suppliers. Citi supports programs with over 1,000 buyers and nearly 80,000 active suppliers across the globe.
 - **Commercial Cards:** Whether traditional plastic or emerging Virtual Cards, Citi's business-to-business card capabilities help increase control, improve processes and extend DPO while maximizing rebate opportunities that can help transform Accounts Payable from a cost-center into an earnings driver.
 - **Payment Digitization:** Some 50% of U.S. B2B payments are still made via paper check. Citi Payment Exchange helps efficiently convert supplier payments to single-use virtual cards or ACH. The portal offers supplier self-servicing tools, advanced payment-decisioning logic, and supplier outreach and enrollment services.
 - **Core Payments:** Optimize mass payments, such as ACH, wires and checks, through just-in-time payments, payment batching and other value-added services that enable automation, process efficiencies and increased control and visibility

¹Global Finance magazine, 2014

- **Specialty Solutions:** Citi offers an array of custom tools to reduce costs, improve process efficiencies and data visibility, and create opportunities to improve working capital. For example, Citi Integrated Freight Processing is a cloud-based solution to pre-audit and pay freight invoices.
- **Supplier Enrollment Services:** Dedicated onboarding teams manage the end-to-end process of enabling your suppliers for the appropriate form of payment, minimizing the need for client resources while helping to maximize the hard-dollar benefits of payables optimization to your organization. From supplier segmentation to intra-campaign reporting, our enrollment methodology is underpinned by quantitative analytics, market best practices, and constant communication with our clients to ensure Citi protects these critical commercial relationships.
- **Channel and Connectivity Services:** Robust capabilities and proven expertise enable seamless client-bank connectivity and file processing, including growing support for clients seeking to optimize A/P processes.
- **Advisory, Partnership and Servicing:** Citi was recently voted the World's Best Cash Management and Trade Finance Bank.¹ From analytics to implementation to ongoing servicing and support, Citi's Treasury and Trade Solutions business has on-the-ground experts in more than 100 countries, supports more than US\$2.5 trillion in processed payments daily, and provides banking and payment services to more than 80% of Global Fortune 500 companies.

Global Offering

Today's Treasury leadership demands consistent value-add solutions that address the growing complexities of global supply chain management. The Citi Integrated Payables Solutions offering was developed, in part, as a response to increasing demand for a strategic approach to payables management from organizations operating in multiple jurisdictions. To learn more about Citi Integrated Payables Solutions or other Citi Treasury and Trade Solutions services, please contact your Citi representative or visit us at: www.citi.com/treasuryandtradesolutions

