



Citi® Supplier Finance

A better way to work with your most valued suppliers

Citi® Supplier Finance is an easy-to-use web-based solution designed to help you realize an uninterrupted supply flow while also supporting the working capital needs of your key suppliers.

Helping your suppliers to protect your bottom line

You rely on your suppliers to provide you with a steady flow of goods to keep your supply chain up and running. Yet, many suppliers today continue to find it difficult to secure the financing they need to fund large orders or maintain inventory. And the simple fact is that the failure of just one of your key suppliers can have a serious impact on your bottom line.

With Citi Supplier Finance, you can help your suppliers turn their receivables into cash faster – giving them access to the financing they need to keep their day-to-day operations running smoothly. This means you are able to protect your supply chain by ensuring your suppliers are able to deliver the goods you need when you need them.

Strengthen relationships with your critical suppliers

By participating in Citi Supplier Finance, you'll strengthen your working relationships as your suppliers have access to:

- Reduced Days Sales Outstanding (DSO)
- Faster access to funds for enhanced working capital
- Enhanced borrowing capacity
- Lower borrowing costs
- Less reliance on external sources of capital
- Decreased credit and collection risk
- Streamlined account reconciliation and forecasting

Benefits at a Glance

- Strengthen relationships with suppliers
- Extend Days Payable Outstanding (DPO)
- Reduce the Cost of Goods Sold (COGS)
- Streamline administrative processes
- Keep supply chains moving

How Citi Supplier Finance works for you

- You come to an agreement with your supplier on extended payment terms
- By extending DPO, you hold on to cash longer for improved working capital
- At the same time, your supplier can opt for early payment from Citi at a discounted rate and improve their working capital
- Citi then debits your account on the agreed-upon date

In addition to helping your suppliers gain access to much-needed financing, you effectively improve commercial terms without increasing expenses in your supply chain. This is combined with simplified administrative processes since collection calls are all but eliminated, helping you realize a lower COGS.

Why Citi for Supplier Finance?

Citi has suppliers in 81 countries participating in over 850 Supplier Finance programs.

- **North America:** 52 buyers, 4,086 suppliers
- **Europe:** 191 buyers, 1,813 suppliers
- **Asia:** 415 buyers, 50,400 suppliers
- **Latin America:** 183 buyers, 8,510 suppliers

Citi is the only major supplier finance provider that operates its own proprietary processing platform. For our suppliers, that means there is never an interruption in service since Citi has complete control over the quality, functionality and security of the system and its processes.

For more information about Citi Supplier Finance, call 1.800.236.1352.

Here's how it works.

