

## Citi® Card Program Optimization

Citi's Card Program Optimization can help your organization achieve greater benefits from its Commercial Card program

Greater Spend Visibility. Greater Control. Greater Financial Returns.

Citi's Card Program Optimization can help your organization achieve greater benefits from your Commercial Card program.

Our consultative service will identify ways to enhance program performance and maximize card use to:

- Increase efficiencies by maximizing the use of your organization's purchasing card program
- Reduce costs by decreasing the number of purchase orders and check payments issued
- Maximize your working capital with favorable purchasing card payment terms
- Increase rebates with more frequent use of your Citi® Purchasing Card

Using our powerful new tool, Citi® Working Capital Analytics, Citi will analyze how your organization can extract value from the financial supply chain by increasing cost savings and efficiencies in your card program, and by leveraging payment and working capital strategies.

Strategic use of your Citi Purchasing Card can help reduce costs, improve controls and compliance, increase spend visibility and optimize working capital.

### Information in. Inefficiencies out.

Participating in Citi's Card Program Optimization review is easy.

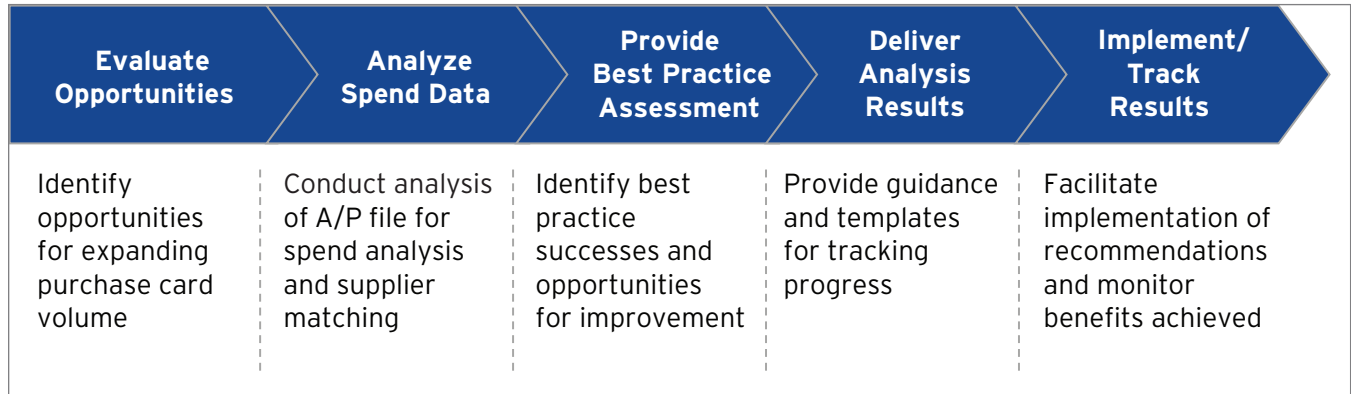
- Your organization simply provides an accounts payables data file and participates in a brief interview before Citi performs its analysis.
- Citi will analyze your spend data and operational metrics and compare it against best-in-class organizations.
- Current strengths will be identified as well as opportunities to maximize working capital.
- Citi will make recommendations to expand your payables operations to include:
  - electronic invoicing
  - more early payment discounts
  - increased purchasing card spend and rebates
  - strategic use of a commercial card's float and supplier finance to enhance DPO and reduce borrowing costs.

### Benefits at a Glance

- **Control:** Increased visibility into payments and timing, enhanced tracking and security, and increased fraud prevention
- **Financial Impact:** Reduced processing costs and access to rebate incentives
- **Efficiency:** Reduced cycle time by eliminating paper invoices and checks and moving to a streamlined electronic process
- **Consistency:** Single process across payment methods, straight-through integration with ERP

### Five Step Process

Through a five-step process Citi will analyze spend data to provide a best-practice assessment, reports with strategic recommendations and guidance during implementation.



### Citi will work with you

Throughout the process, Citi will work closely with you to evaluate your organization's operations and provide customized analytics and reports tailored to your needs and objectives.

You will receive information in easy-to-understand reports, and an action plan to help you realize the benefits of recommended improvements.

### Why Citi?

With Citi, you have a payments partner who understands your business and can provide the tools and insights your organization needs to achieve its financial objectives. As a leader in the industry, Citi continues to provide payment solutions that streamline the financial supply chain and provide value-added services to our clients.

As a market leader, Citi provides a wealth of experience and expertise, unmatched global capabilities and best-in-class customer support.

To learn more about how Citi's Working Capital Analytics or Citi's Card Program Optimization can benefit your organization, please contact [cwca@citi.com](mailto:cwca@citi.com) or visit us at [www.citimanager.com](http://www.citimanager.com).