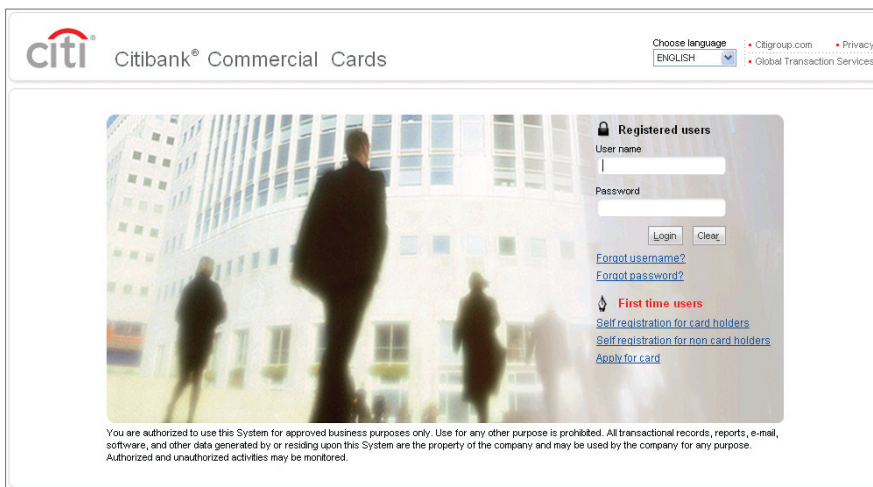


CitiManager®: Single Sign-On Card Program Management Portal

A simple, efficient way to access Citi's full suite of innovative online tools.

Managing the broad range of responsibilities behind today's multifaceted commercial card programs can present real challenges for program administrators and cardholders alike. This is why Citi simplified and consolidated access to our full suite of online tools: to help you save time and drive greater program efficiencies.



Citi's enhanced web-based global CitiManager® portal now provides you with a single point of access to Citi® Commercial Cards' vast suite of reporting and program management tools.

Card program management simplified

The CitiManager portal eliminates the need to manage multiple passwords or log in to multiple systems to oversee your card program. Navigating from our secure portal using a single User ID and password, Program

Administrators and cardholders gain easy and direct access to the innovative online tools that Citi provides today.

Enhanced access to critical functionality

Once you log onto the CitiManager portal, you will enjoy the same expansive suite of Citi tools that you know today with the added convenience of easier access through the single sign-on portal, helping you to quickly get the information you need.

Benefits at a Glance

- **Simplified Access:** Improved user interface offers single, secure sign-on access to full suite of innovative online tools
- **Powerful Functionality:** Intuitive navigation makes it easy to take advantage of Citi's robust tools
- **Improved Efficiency:** Save valuable time and effort managing your commercial card program
- **Additional Valuable Resources:** central repository for message boards, company links, as well as a library of user guides, tool demonstrations and online learning webinars

Program Administrators

The CitiManager portal is designed to specifically help streamline your internal processes.

- **Efficient Program Management:**

You can easily view and download statement information, update and manage accounts, set limits and permissions, apply for new cards and examine cardholder requests.

You also have the ability to activate/deactivate users, assign/unassign applications, add users, post messages for cardholders, reset passwords and set passcode/data forms.

- **Robust Reporting:**

You can generate standard, customized or ad-hoc reports with vital program information derived from more than 600 data elements.

- **Easy Access to Statements:**

Program Administrators and cardholders can effortlessly review, download and print statements in a secure online system, available 24 hours a day, seven days a week.

- **Secure File Transfer:**

With streamlined management and distribution of transaction reports and files, you can easily post and manage files and reports within Citi's secure online environment.

Cardholders

Once your cardholders log onto the CitiManager portal, they will have access to key tools they need to manage their Citi Commercial Card.

- **Access Account Information Conveniently**

Cardholders can view account summary and up to 13 months of payment history at their convenience, 24 hours a day, seven days a week.

- **Make Payments Easily**

Cardholders can initiate payments on their Citi Individual Bill Travel Card Account in Citi's secure online environment at any time, from anywhere.

Designed to meet your needs

We listened to our clients and took the time to enhance CitiManager to meet

the unique business challenges faced by today's program administrators and cardholders. As part of our commitment to constantly improve our offerings, we have invested in intuitive, convenient and user-friendly technology.

Why Citi?

Whether applying for a new card, maintaining an existing account, verifying purchases made, analyzing a program's performance or seeking assistance with a charge, Citi is here to help you. Our array of convenient yet rigorous tools and services provides global, 24/7 support to meet our clients' global, 24/7 needs. As a trusted partner, we bring a wealth of experience and expertise, unmatched global capabilities and best-in-class customer service to support all of your program needs.

For more information about CitiManager, please contact your Citi Account Manager or Citi Client Account Specialist or log on to www.citimanager.com.