



Citi[®] Commercial Cards

Efficiency, control and business intelligence in one global solution



Global partner, local solutions

Providing convenient payment solutions for purchasing and travel and entertainment expenses, commercial card programmes reduce transaction costs and paperwork, helping organisations manage their expenses more efficiently and effectively. With the ability to track spending and set transaction limits, commercial cards also deliver more purchase control, ensuring compliance with company policies.

Companies worldwide rely on Citi® commercial card programmes to control spending, streamline payments, simplify expense management, and deliver critical business intelligence. Whether your business is a local, regional or global enterprise, success depends on knowing how, when and where your organisation spends its money.

Citi's online programme tools increase control and transparency, offering greater visibility into company spend and access to consolidated data via Citi's standardised, global platform. Access to data in a consistent format increases payment and programme efficiencies and helps companies leverage expense data to negotiate better contracts with vendors.

Global infrastructure, local presence

Partnering with Citi, clients can manage their business and treasury functions seamlessly, locally and throughout the world. With a global infrastructure that includes proprietary programmes in over 60 countries, Citi clients can run a single, consistent commercial card programmes across 40 currencies and 25 local languages.

Citi's on-the-ground presence in markets around the world means that card programmes in each country are supported by regional customer service to best address local needs. As a result, Citi customers experience unmatched consistency in quality, product delivery and customer service across North America, Europe, Latin America and Asia. Our cardholders also enjoy unparalleled acceptance at approximately 29 million merchant locations and 1,500,000 ATMs in 140 countries – through the use of Visa and MasterCard networks.

As a partner with global reach and capabilities, Citi's ability to provide consistently delivered card programmes that meet the needs of local markets is unique in the commercial card landscape. We do not rely on third-party providers for card issuance. Our truly global infrastructure gives us the flexibility to provide local businesses with the most integrated solutions and dedicated customer service.

Citi: Market leader in commercial cards

Citi's commercial card programmes offer MasterCard and Visa branded card programmes and include:

Corporate (T&E) cards

The most widely accepted card for travel and entertainment expenses, the Citi® Corporate Card gives cardholders more choice and flexibility.

Central Travel Accounts

Held with your designated travel agency, Lodge Accounts help organisations monitor and control their travel-related expenses.

Purchasing cards

Designed for a wide range of day-to-day business expenses, Citi® Purchasing Cards help companies streamline their purchasing process and negotiate more effectively with suppliers.

One cards

A convenient, versatile payment solution combining Purchasing Card and Corporate Card functionality in a single card, the Citi® One Card enables better management and control of expenses across the organization.

Virtual card accounts

Buyer-initiated and single-use accounts streamline purchasing and provide enhanced controls and reconciliation.

Prepaid cards

Electronic cards that enable users to withdraw cash or pay for purchases up to a predetermined limit.

Meeting Cards

Providing you with a single, efficient payment solution to help you gain complete visibility over your meetings and events expenses.



Citi commercial card programmes deliver:

Increased control and efficiency, reduced costs

- Track spending
- Increase purchase control
- Streamline expense management
- Ensure compliance
- Reduce transaction costs
- Reduce paperwork

Information management tools

- Consolidate global data
- Get business intelligence on demand
- Analyse spending patterns
- Leverage data to negotiate better contracts with vendors
- Online tools integrate seamlessly with enterprise financial systems
- Programme tools in 25 languages

Wide acceptance

- Acceptance at approximately 29 million merchant locations worldwide and 1,500,000 ATMs in 140 countries
- Greater acceptance increases usage, card spend and compliance
- Provides peace of mind and flexibility for cardholders

Best-in-class customer service

- Available 24/7/365 from anywhere in the world
- Multi-language award winning customer service centre
- Customer account specialist provided

Increased convenience

- Simplify purchasing
- Manage account online
- Access online statements 24/7

Dedicated to the success of your card programme

Companies can leverage Citi's global processing platform to adopt a globally integrated, centralised approach to programme management. Now, clients can effectively analyse spending patterns and business performance against local, regional or global benchmarks.

Our suite of customisable reporting tools integrates seamlessly with enterprise financial systems to deliver the most robust data available, helping clients make smarter, faster purchasing decisions. With access to this depth of information, organisations can reduce costs, increase control over enterprise-wide spending, and achieve dramatic efficiencies in their programmes.



Tools for success

Citi's Web-based information management tools consolidate global data, analyse spending patterns, and deliver business intelligence on demand. Our user-friendly tools streamline the card administration and application processes, and enable clients to access, navigate and explore transaction data to make key business decisions in real time.

Programme Management

A global system for managing cardholder accounts, transactions and statements online, this powerful tool for programme management, reporting and analysis supports multilevel electronic workflow approval and transaction reallocation capabilities. The system seamlessly integrates with our clients' existing financial systems.

Data Transparency

Clients can use data consolidated from programmes around the world to generate customised reports from over 650 data elements.

Secure, Efficient Application Process

Clients can overlay their organisational structure and automatically route cardholder applications to the correct approver, minimising administration costs and registering the cardholder for online statements.

Easy Access to Statements

Cardholders and programme administrators have secure, 24/7 access to statements for review, download and printing.

Secure Transmission of Information

Providing streamlined management and distribution of transaction reports and files, this tool allows clients to post and manage files and reports in a secure online environment.

Dedicated to service

Citi® is dedicated to providing superior service to clients 24 hours a day, 7 days a week, from anywhere in the world. Citi's award-winning regional customer service centre for the Europe region, located in the United Kingdom, is staffed with multilanguage/multiproduct representatives who support best-in-class customer service in languages required throughout the region.

Cardholders and programme administrators are able to initiate and resolve card-related queries through a single telephone number in each country in Europe. Citi also supports commercial card clients in state-of-the-art customer service centres in Chennai (India), Jacksonville (Florida) and Norfolk (Virginia).

Clients receive additional support from a designated account management team. The team is composed of implementation and file delivery professionals, as well as customer account specialists who remain involved in programme management from beginning to end, ensuring that all of the client's needs are addressed from implementation to day-to-day processing to programme strategy.

Our consultative, localised approach to programme management and commitment as an active partner in cardholder training has contributed to the success of our partnerships with thousands of clients across the Citi commercial cards portfolio.

Partner with experience

With over 20 years of experience as a large market commercial card provider, Citi has the capabilities, experience and expertise required in a preferred global banking partner.

Globally, Citi has commercial cards issuing capabilities in 99 markets with local and international payment card products.

Card programmes offered in different countries:

- Corporate Card	- Central Travel Account
- Purchasing Card	- Virtual Card Accounts
- One Card	- Meeting Card
- Prepaid Solutions	

25 languages for customer service:

- Arabic	- French	- Korean
- Chinese Simplified	- Canadian	- Polish
- Chinese Traditional	- French	- Portuguese
- Czech	- German	- Romanian
- Danish	- Greek	- Russian
- Dutch	- Hungarian	- Slovak
- English	- Indonesian	- Spanish
- Finnish	- Italian	- Swedish
	- Japanese	- Thai

25 languages for programme tools:

- Arabic	- English	- Korean
- Brazilian Portuguese	- Finnish	- Norwegian
- Chinese Simplified	- French	- Polish
- Chinese Traditional	- French Canadian	- Portuguese
- Czech	- German	- Romanian
- Danish	- Greek	- Russian
	- Hungarian	- Slovak
	- Italian	- Spanish
	- Japanese	- Swedish

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