

Citibank® Paylink for Cards

Profit every time you pay—with a simpler, more efficient payment process

Citibank® Paylink for Cards is a revolutionary new payment solution that connects buyers and suppliers more efficiently than ever before. This file-based commercial payments solution integrates a purchasing card into your organization's accounts payable system to streamline your vendor payments and deliver consistency across payment types. Developed to meet your dynamic business needs, Citibank® Paylink for Cards offers the benefits of a purchasing card with the control and consistency of a traditional buyer-initiated payment.

Citibank Paylink for Cards has successfully merged the capabilities and benefits of a purchasing card with the control and consistency of a traditional buyer-initiated electronic payment process. This end-to-end commercial payments solution puts you in control of your payments – allowing you to make vendor payments with the efficiency of an ACH, using a purchasing card account. This new payment flexibility allows you to take advantage of merchant discounts, expand your purchasing card program, and optimize your working capital.

Citibank Paylink for Cards seamlessly passes information to all parties – from settlement through reconciliation – without manual handling. The process is simple. Once you have approved a supplier invoice, you decide when to make the file-based payment. When we receive the payment file from your AP system, we will process your payment through the payment gateway and the supplier will receive the funds directly into their merchant bank account. Payments are processed on your schedule, in the amount you direct. All information is securely maintained in the payment gateway where it is

matched and validated each time a payment is processed – so you will never need to share confidential credit card information with your suppliers, and you no longer need to store and manage supplier banking information. This comprehensive payment solution is simple, secure, and easy to implement because it leverages your existing processes and infrastructure.

Focused on providing enhanced user control, Citibank Paylink for Cards ensures each payment is buyer-initiated and approved. Citibank Paylink for Cards:

- Allows you to decide when and how payments are made
- Keeps all account information confidential – card numbers are not exposed to vendors as in traditional "ghost card" programs
- Provides you with full control and complete visibility into all your payment information
- Adds additional layers of security with multiple levels of validation before payment processing
- Reduces the risk of fraud as all payments are processed within Citibank Paylink for Cards' controlled environment

Citibank Paylink for Cards can help you turn the most time-intensive process in your company into one of the most efficient:

- This solution is completely automated, so you can eliminate "paper" from your accounts payable process
- Vendor payments are initiated using a file-based process so your card payments are aligned with your other electronic payments
- With straight-through payment processing, once you approve the payment and send Citi the file, the payment is pushed directly to your supplier's merchant bank account
- Payment confirmation files are delivered directly into your AP system, which simplifies reconciliation for both you and your supplier



- No need to reinvent the wheel – Because this total payables solution uses file-based payments, you can leverage your technology investment and easily integrate Citibank Paylink for Cards into your existing accounts payable process

With Citibank Paylink for Cards, you can streamline all your payments into one workflow... so you spend less time processing payments and more time profiting from them.

Citibank Paylink for Cards isn't just a better way to pay, it's a better engine for driving profits:

- Benefit from increased spending on Purchasing Cards
- Reduce expenses and errors associated with paper processing
- Take advantage of vendor discounts to reduce costs with increased payment flexibility
- Reduce supplier maintenance by leveraging the supplier registry and self-service portal for inquiries

Citibank Paylink for Cards provides many added benefits for your suppliers, including:

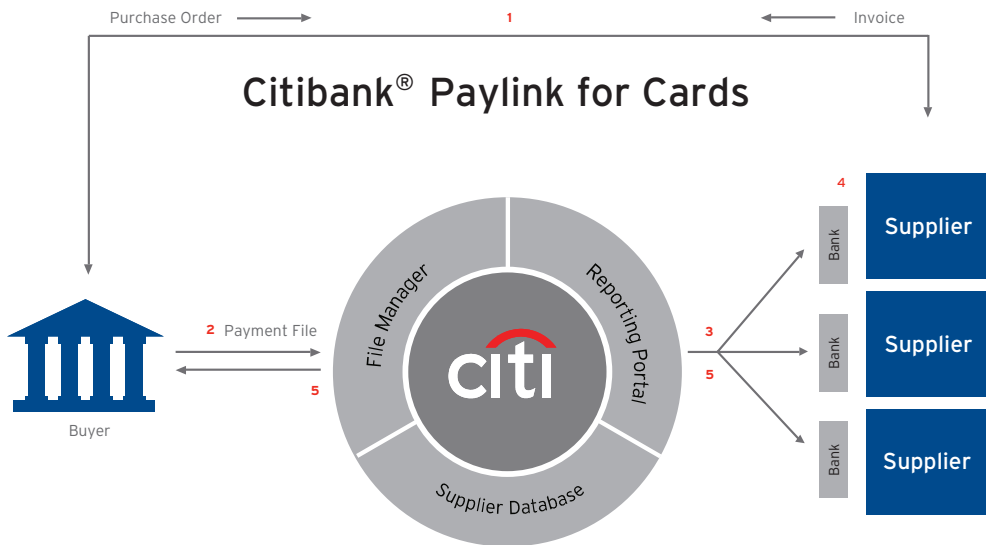
- Faster payment credit to reduce Days Sales Outstanding (DSO)
- Streamlined credit card processing, which simplifies reconciliation and improves efficiency in accounts receivable
- Improved remittance data – available through automated e-mails, bank statements, and a dedicated supplier portal

- Reduced costs associated with collections and non-payment
- Easy entry into program – simple registration with no enrollment or maintenance fees

For more information about how you can take control of your payments and turn cost into profit with Citibank® Paylink for Cards, visit: www.citimanager.com/paylinkforcards

Process Flow for Citibank® Paylink for Cards

1. Buyer sends purchase order to supplier, receives and approves invoice
2. Buyer sends payment file to Citi
3. Citi validates file, matches supplier data, and routes payment to acquiring bank
4. Supplier receives payment directly in their acquiring bank account
5. Buyer receives reconciliation file; supplier receives remittance data from Citi



Global Transaction Services
www.transactionsservices.citi.com

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