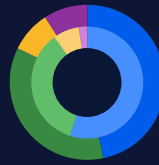




Working together... to *enhance* cash concentration efficiency

Analysis of incremental pooling opportunity*



230 accounts
\$100M balance

Currently in pooling structures

175 accounts
\$70M balance

Comingled pooling (TBA) allowed

42 accounts
\$30M balance

Comingled pooling (TBA) possible

45 accounts
\$20M balance

Restricted/significant considerations

TBA: Target Balance Account



Pooling strategy

Increased cash concentration efficiency



Treasury teams aim to improve cash concentration by optimizing how cash is pooled from various accounts and subsidiaries worldwide.

A well-executed cash concentration strategy can simplify liquidity management and help ensure that cash is deployed effectively, minimizing idle balances. Increasing cash concentration efficiency can also streamline operations and provide greater control over cash flow across borders. However, this is a complex undertaking for global businesses operating in diverse financial environments.

Citi® Relationship Insights (CRI) can help treasury teams achieve comprehensive visibility into their cash positions across regions and accounts. Citi's deep expertise and custom analysis can point towards tailored solutions for cash concentration efficiency, helping treasury teams transform how they work.

How can CRI help *improve* cash concentration efficiency?



Understanding cash positioning
CRI provides comprehensive visibility into cash balances across global accounts, enabling you to see where cash is concentrated and where surplus or deficit positions exist.



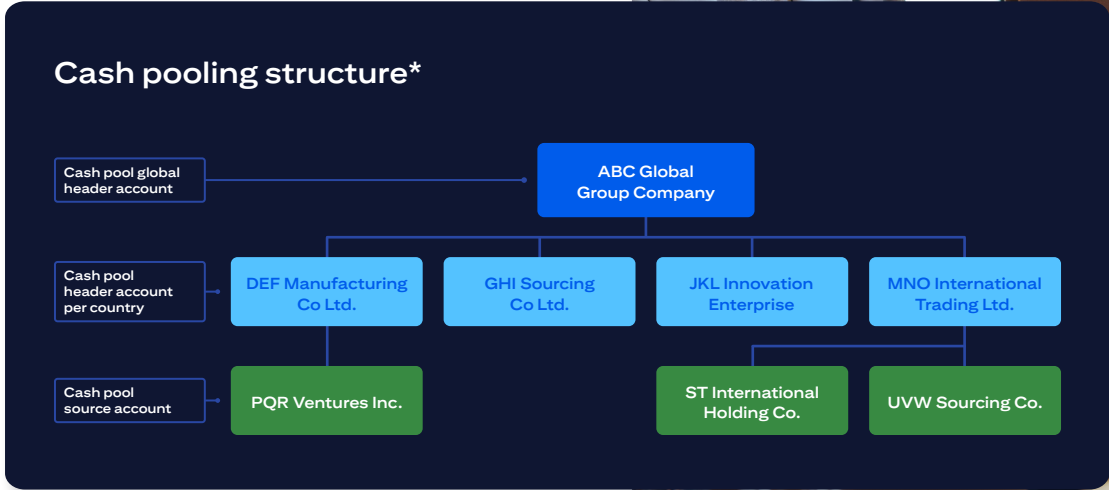
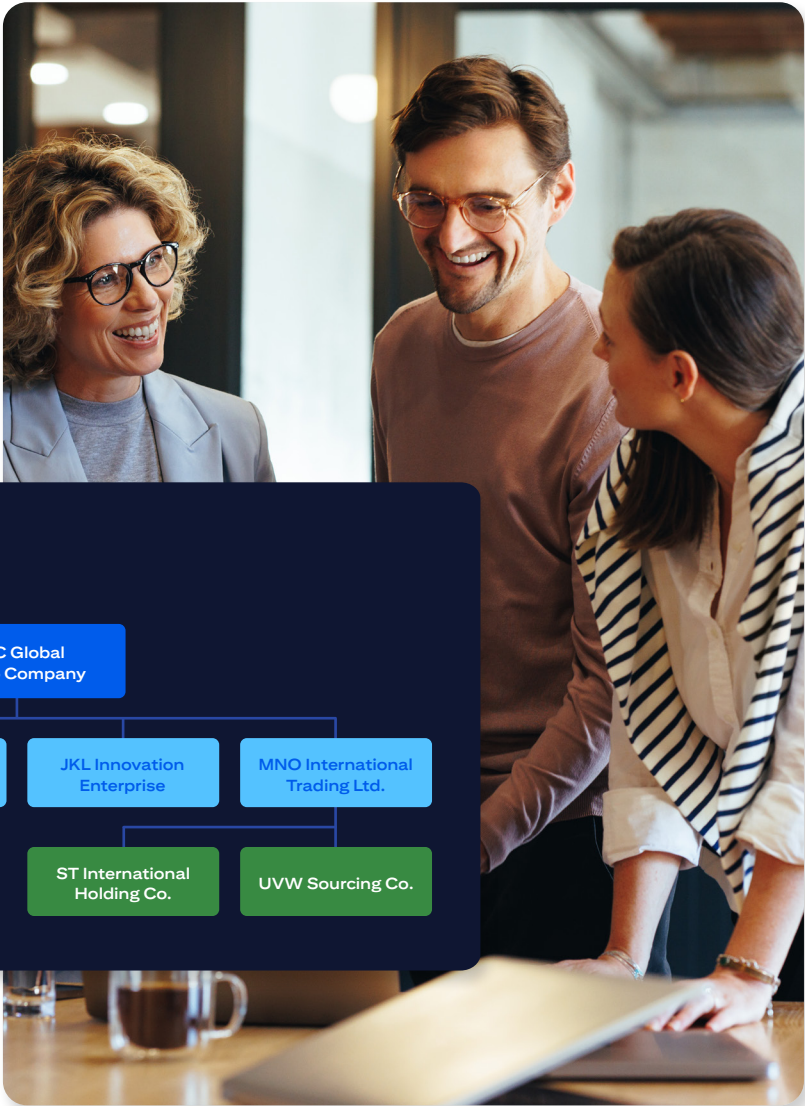
Optimizing physical cash sweeping
For clients looking to physically concentrate cash in a central account, CRI can help clients understand inflows and outflows across regions and identify the best frequency and methods for sweeping funds from various subsidiaries into a central treasury.



Addressing trapped cash
Citi has deep understanding of local regulations and knowledge in treasury management. Combining this with client data analytics enables us to co-create solutions to extract trapped cash from local domains to your regional or global cash management hubs, allowing for more efficient utilization of cash balances to support business growth.



Rationalizing bank accounts
CRI analyzes your global banking structures, identifying redundant or underutilized accounts. By consolidating bank accounts and rationalizing banking relationships, you can reduce fees and improve cash concentration processes, making it easier to sweep funds into centralized accounts.



CRI in action

Citi worked with a pharmaceutical client to enhance its cash concentration efficiency. We created a custom CRI analysis based on the client's global transaction data to identify optimization opportunities, with outcomes including account rationalization, cash pooling optimization, flows centralization, and more.



Enhance cash concentration

CRI enables treasury teams to gain a comprehensive, data-driven view of their cash positions, allowing for more efficient management of liquidity. Combined with Citi's experience, data, and extensive global network, this helps us deliver tailored solutions in an effort to meet clients' unique needs. As clients deepen their relationship with Citi, the insights generated through CRI become even more powerful, enabling greater efficiency improvements.

Speak to your Citi representative today to get started

Learn more about how Citi goes beyond banking services to help you achieve your goals.

*Data is for illustration purposes only

