



# Working together... to *transform* treasury operations



Global account and balances analyses\*

492  
Accounts

48  
Currencies

64  
Countries

\$2 billion  
Avg net balances



**Improve visibility**

Understand your global account structures



**Efficient treasury operations are critical for optimizing cash usage, streamlining processes, and enhancing liquidity management.**

Yet, fragmented data, manual workflows, and regional inconsistencies continue to block progress.

Citi® Relationship Insights (CRI) provides a clear, data-driven view of your financial landscape. It helps you identify inefficiencies, rationalize legacy set-ups, and streamline processes, empowering you to optimize costs and enhance operational efficiency. Unlock insights that can fuel smarter liquidity strategies, streamline payment processes, and uncover hidden opportunities for centralizing and optimizing cash flow. With CRI, your treasury team can confidently navigate complex environments and make informed decisions, faster.

# How can CRI help *improve* operational efficiency?



## Centralize cash pooling

CRI enhances your visibility of global cash balances, empowering you to design and to implement cash concentration strategies. Through CRI analysis, we will suggest an efficient way to optimize liquidity across subsidiaries and jurisdictions.



## Streamline payment flows

By analyzing payment flows and channels of payments, CRI identifies potential inefficiencies and unnecessary costs, which can help you to optimize payment routes, reduce transaction costs, and standardize payment processes globally.



## Optimize costs

CRI can help your treasury team rationalize inefficient account structures or electronic banking setups, helping to optimize operating costs.

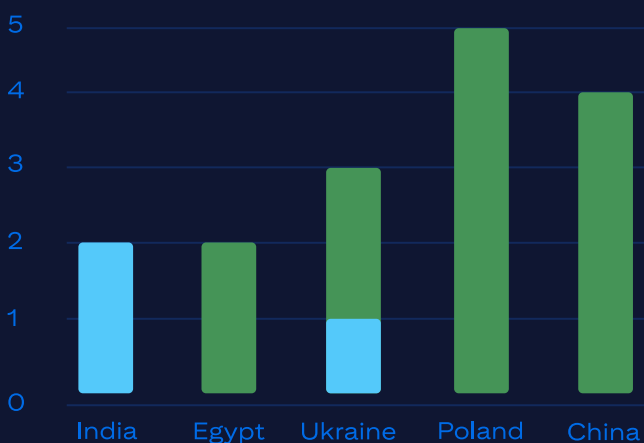


## Improve working capital

By analyzing your supplier and buyer flows, CRI reveals potential opportunities to improve your working capital.

### Potential inactive accounts\*

- Accounts with no transactions and no balances
- Accounts with no transactions





### Streamline payments and collection

By reviewing your global payments and collection transactions, CRI identifies potential inefficiencies in these operations, enabling us to suggest potential innovative real-time solutions.



### Enhance automation

CRI highlights areas where manual processes dominate, so that we can recommend automation tools designed to streamline payment approvals, processing, and reconciliation. This can reduce operational risk and expedite processing.



### Improve forecasting

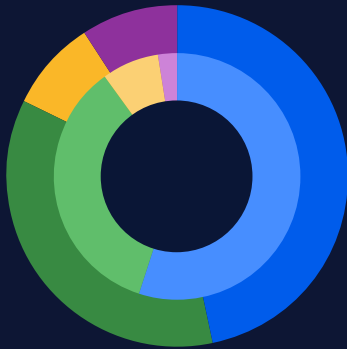
CRI can improve cash forecasting by providing an overview and trends of all account inflows and outflows. This helps treasury teams to plan better.



### Enhance visibility of cash position

CRI analysis provides a comprehensive global view of your accounts, which allows you to manage your treasury more effectively.

## Analysis of incremental pooling opportunity\*



**230 accounts**  
**\$100M balance**

■ Currently in pooling structures

**175 accounts**  
**\$70M balance**

■ Comingled pooling (TBA) allowed

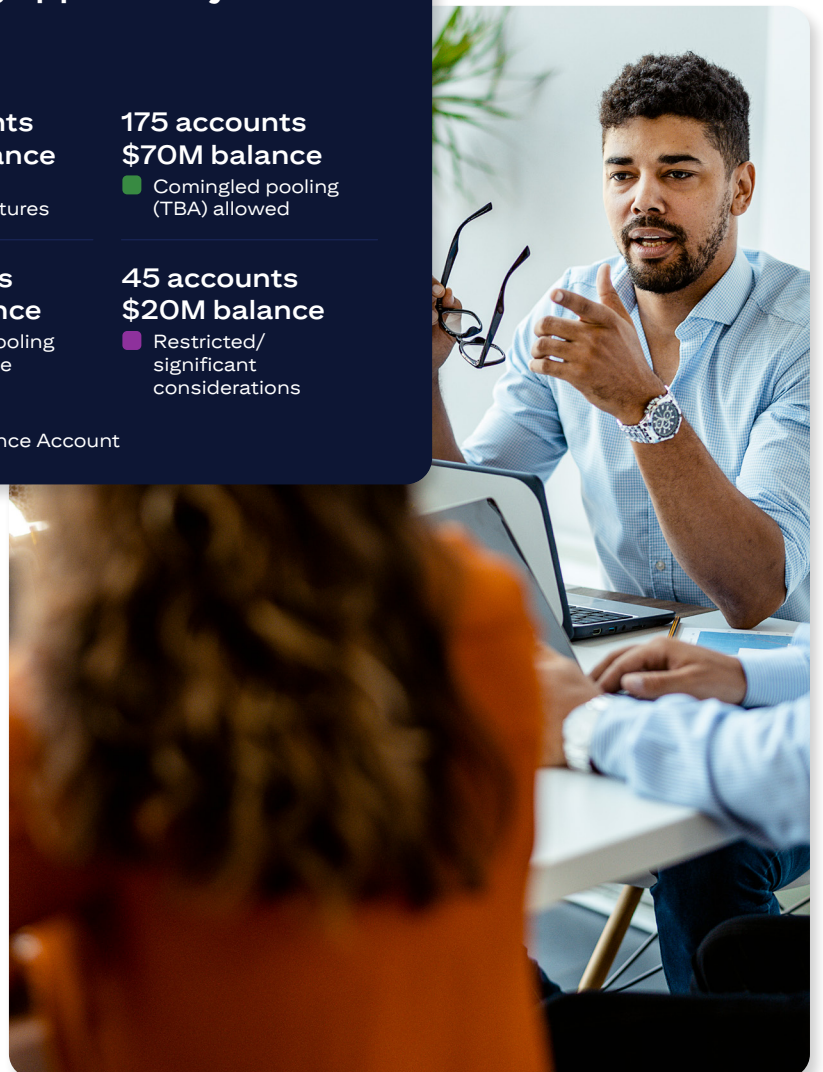
**42 accounts**  
**\$30M balance**

■ Comingled pooling (TBA) possible

**45 accounts**  
**\$20M balance**

■ Restricted/significant considerations

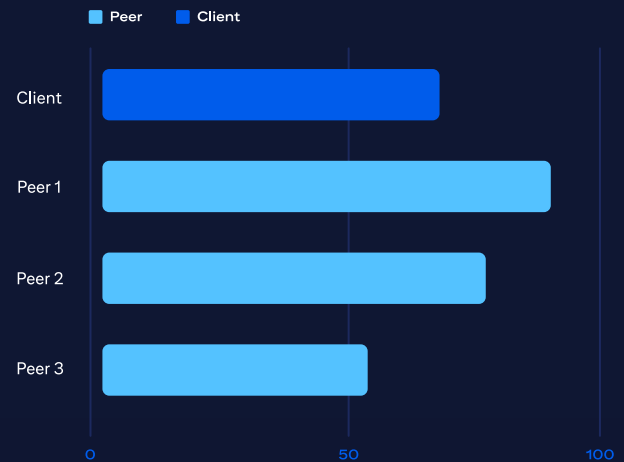
TBA: Target Balance Account



## CRI in action

Citi worked with a multinational entertainment and record label conglomerate to improve its liquidity and operational efficiency through a customized CRI analysis. The client had multiple accounts in multiple currencies, for the same entity in the same country – along with fragmented liquidity structures and limited working capital management planning. CRI provided factual data points and detailed analysis, leading to recommendations for simplified rationalized accounts, centralized cash management structures, and enhanced working capital strategies.

### Days payable outstanding vs peers\*



## Transform treasury operations

CRI offers a data-driven, comprehensive view of treasury operations across multiple bank accounts, currencies, and countries. It empowers businesses to spot inefficiencies and uncover opportunities for greater efficiency – bringing together data, insight, and expertise to tailor solutions that best fit client needs. And the more a client banks with Citi, the richer the insights and the greater the efficiency improvements that can be achieved.

# *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

