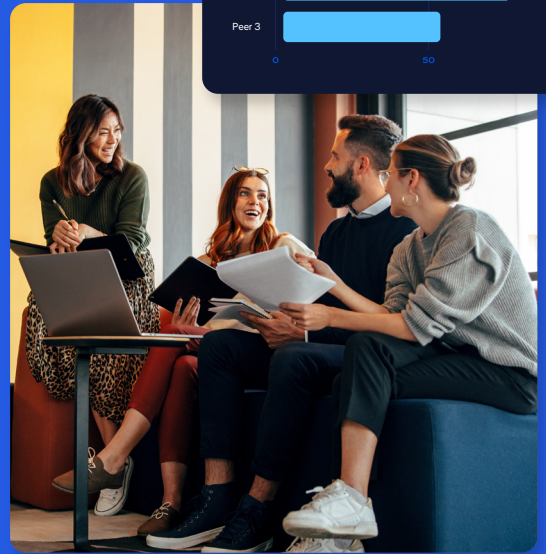




Working together... to *drive* working capital efficiency

Days payable outstanding vs peers*



Improve visibility

Enhance your cash conversion cycle



Working capital efficiency is vital for businesses looking to optimize cash flow, reduce costs, and support sustainable growth.

However, achieving this efficiency is particularly challenging for large, complex multinational corporations. Varying currencies, regulations, and operational practices across regions can make it difficult to consolidate working capital data in order to build a suitable strategy.

This is where Citi® Relationship Insights (CRI) can make a significant impact. With insight from CRI, treasury teams can improve working capital efficiency by reducing the cash required for daily operations. By shortening the cash conversion cycle, businesses can help ensure cash is available when needed, rather than sitting idle.

How can CRI help *improve* working capital efficiency?



Accelerate cash

CRI helps spot opportunities to shorten receivables collection times and highlights opportunities to use technology to track and prioritize collections, helping to ensure cash flows more predictably. CRI also helps identify opportunities for strategies like factoring or invoice discounting.



Benchmark working capital

CRI benchmarks your working capital metrics against industry peers, offering insights into how well they manage receivables, payables, and inventory. These insights can guide improvements in working capital efficiency and overall cash flow management.



Improve cash conversion cycles

CRI working capital analysis helps you analyze payments and receivables transactions. Citi can then leverage our global network of relationships with suppliers and customers to identify opportunities to improve your working capital management.



Optimize internal cash

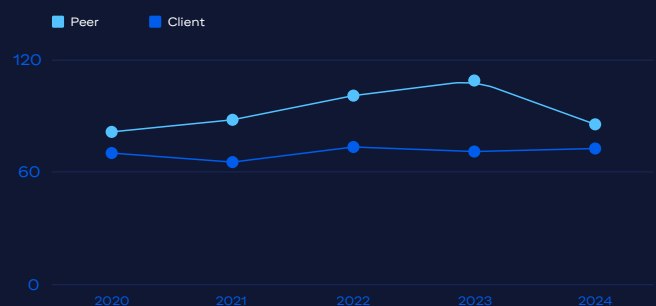
By improving the timing of cash inflows and outflows, CRI enables you to optimize internal cash for operations, reducing the need for external borrowing. This can enhance the overall cost-efficiency of working capital management.



Optimize payments terms

CRI provides visibility into global accounts payable data, allowing you to optimize payment terms with suppliers. By analyzing payment histories with suppliers, CRI identifies opportunities to negotiate longer payment terms while maintaining strong relationships, allowing you to potentially hold on to cash for longer.

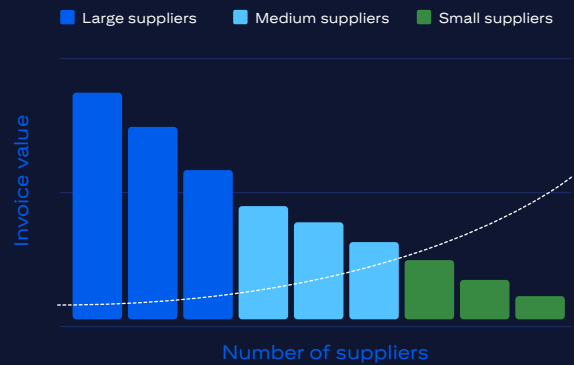
5 year analysis of days payable outstanding*



CRI in action

Citi worked with an automotive client to help it identify opportunities for working capital setup optimization. By analyzing payment volumes and suppliers, Citi helped this client spot opportunities for Supplier Financing, Virtual Card Accounts, and Purchase Cards for suppliers of different categories – ultimately helping the client drive efficiency and reduce risk.

Third party suppliers, spend analysis*



Drive greater efficiency

CRI provides treasury teams with a complete understanding of how their accounts and payment flows are performing, enabling them to enhance working capital efficiency, improve cash flow and reduce the need for excess liquidity. Citi's expertise and global network, combined with CRI's detailed analysis, offer a robust solution to working capital challenges. And, as clients deepen their relationship with Citi, the insights and opportunities for efficiency improvements become even greater.

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

