



Services

# The Strategic Value of *Simplified Cross-Border Payments*

In an increasingly global marketplace, companies now operate supply chains, client bases, and workforce footprints that span continents. This evolution presents a timely opportunity to move beyond the fragmented banking structures and manual processes that can slow operations and add unnecessary cost.

For companies with a growing international footprint, the complexity of managing cross-border payments is a significant challenge as many still grapple with a web of multiple currency accounts, inconsistent payment rails, and manual workflows. With pressure to do more with less, the need for a more efficient and scalable solution is clear.

## Building a foundation for scalable growth

A more simplified cross-border payment solution provides a robust foundation for scalable growth. It allows businesses to quickly and easily start transacting with new international partners by reducing the number of international accounts needed, lowering costs and allowing for better visibility, and enabling companies to seize global opportunities as they arise.



**Sabrina Posadas**  
North America Cross  
Border Payments  
Product



**Meredith Pettinelli**  
Citi Commercial Bank  
Payments & North  
America Emerging  
Payments Product

## Preparing for what's next

To unlock the full value of a modern cross-border payments strategy, companies need an ally that brings a powerful global network and forward-looking innovation. This involves more than simply enabling a new payment rail; it requires a solution that is immediately available without a lengthy or complex implementation process.

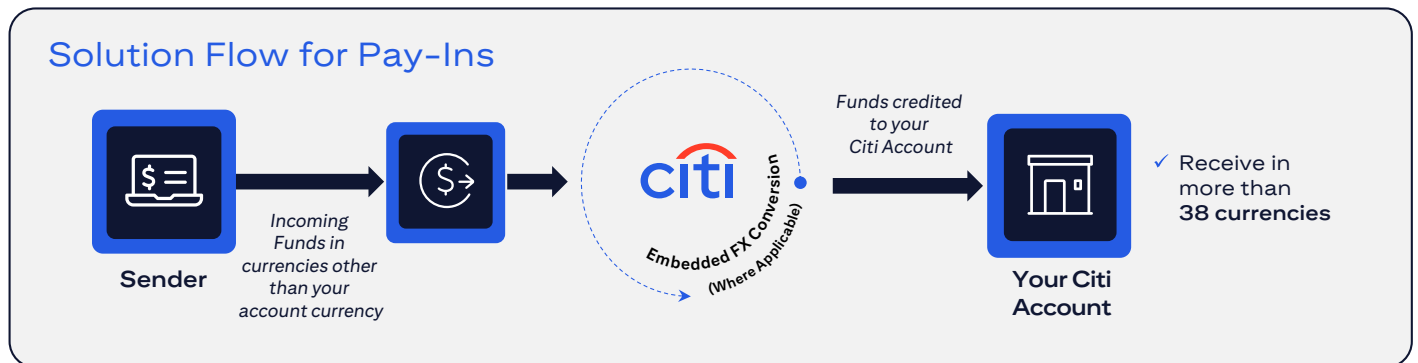
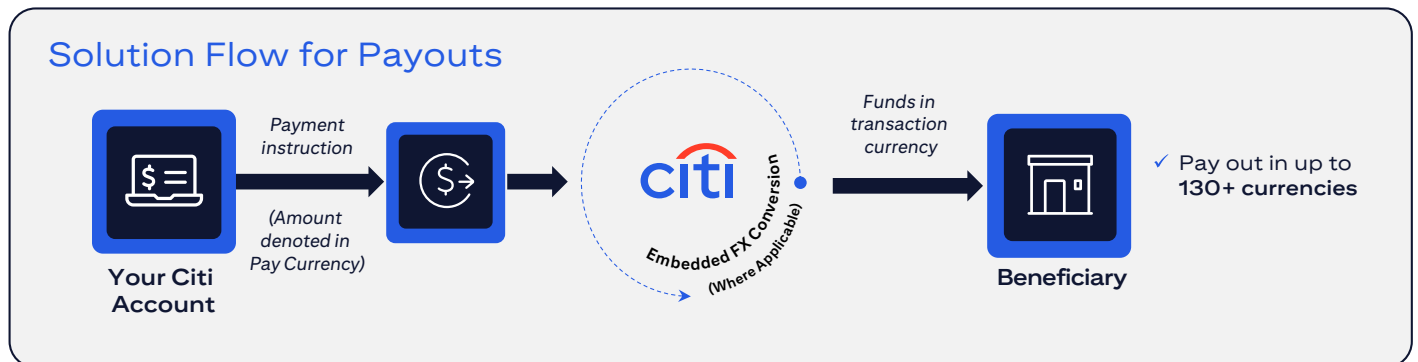
Citi's Cross Border Funds Transfer (CBFT) provides that foundation for scalable global growth. CBFT is available in 83 countries and supports foreign currency inbound and outbound flows through the same account<sup>1</sup>.

<sup>1</sup>Capabilities may vary based on account location.

## How Citi can help

Citi understands the evolving needs of companies operating in the global marketplace. **Our Cross Border Funds Transfer (CBFT)** solution is specifically designed to help clients improve operational efficiency, simplify treasury management, and enhance their global commerce capabilities.

Once a client opens a Citi account, CBFT becomes available – no lengthy implementation or additional setup required. CBFT provides a streamlined, scalable way to send wire payments in more than 130 currencies and receive in more than 38 currencies from a single operating account, optimizing global reach without operational complexity.



### Delivering a Competitive Advantage

- **Expansive reach:** Pay in more than 130 currencies and receive in more than 38 currencies, depending on account location
- **Flexible access:** Integrate via our online banking portal known as CitiDirect®, ERP/H2H connections with File Transmission via CitiConnect®, SWIFT, or API
- **Automated efficiency:** Leverage straight-through processing (STP) to reduce manual effort
- **Broad applicability:** Ideal for both business-to-business (B2B) and business-to-consumer (B2C) payment flows of low to medium volumes.

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