

## Case Study

# USAID Completes and Funds Missions using Citi's Global Declining Balance Cards

## The Challenge

The United States Agency for International Development (USAID) has no borders. The unique missions of the USAID span across the globe to the most remote locations around the world. The Agency's unique needs required a unique payment card. For example, they identified a need for emergency access to payment cards for short-term missions, and payment cards for Foreign Service Nationals (FSNs). In some cases, the card would need to fund multiple missions, one after another. Matt Talbert, the Travel Card Program Manager at USAID, approached Citi in 2010 with two goals: (1) Solve for the estimated 3,000 employees that do not meet the criteria to get a traditional Citi travel card. (2) Increase USAID's program rebate.

## The Solution

Talbert knew that by implementing one of Citi's streamlined payment methods, he could potentially double the spend volume placed on the cards and thus, increase the rebate that USAID could earn. Working closely together, USAID and Citi piloted a Centrally Billed, Declining Balance Card Program. The pilot was with several hundred declining balance cards with the Agency name embossed on them, issued with no value. Using Citi's online tools, the program coordinators across the globe activated the cards and placed on them the required credit lines. Monitoring the spend volumes and mission timeframes was made easily adjustable with use of Citi's CitiManager® proprietary card management tool. For example, if a mission was extended, the amount available on the cards could be quickly adjusted, as required.

## The Result

USAID is now in the process of rolling out the program for overseas missions. Talbert expects to have at least 3,000 declining balance cards in the field and to see spend volumes grow by approximately \$8 million by the end of 2016. With Citi's Declining Balance Card product, USAID was able to achieve its immediate goals while continuing to make its program more efficient.

## Benefits at a glance:

- FSNs can now be issued a card instead of being given large cash advances, improving traveler safety and reducing transaction costs associated with cash advances.
- Flexibility to provide non-cash solution for unplanned emergencies or evacuation travel.
- USAID employees that were not issued a traditional travel card may be provided with a declining balance card, eliminating the need to use personal funds, for approved Agency-related transactions.
- Card transactions allow for reporting which can be used for audits and other regulatory exercises.