

# Citi® Supplier Finance

An easy-to-use, low cost web-based solution designed to help you improve working capital by turning your receivables into cash faster.

*An affordable early payment solution*

### Enhanced Payment Visibility

- Access payment details online as soon as an invoice is approved
- Automatically or manually request early payments on a non-recourse basis

### Accelerated Cash Collection

- Reduce Days Sales Outstanding (DSO)
- Speed access to funds with electronic payments

### Improved Payment Cycles

- Achieve more predictable payment cycles
- Timely information improves forecasting of cash flows

### Reduced Funding Costs

- Lower the cost of collections
- Decrease credit and collection risk
- Free up borrowing capacity

### Increased Liquidity

With access to early liquidity, you can enhance working capital to:

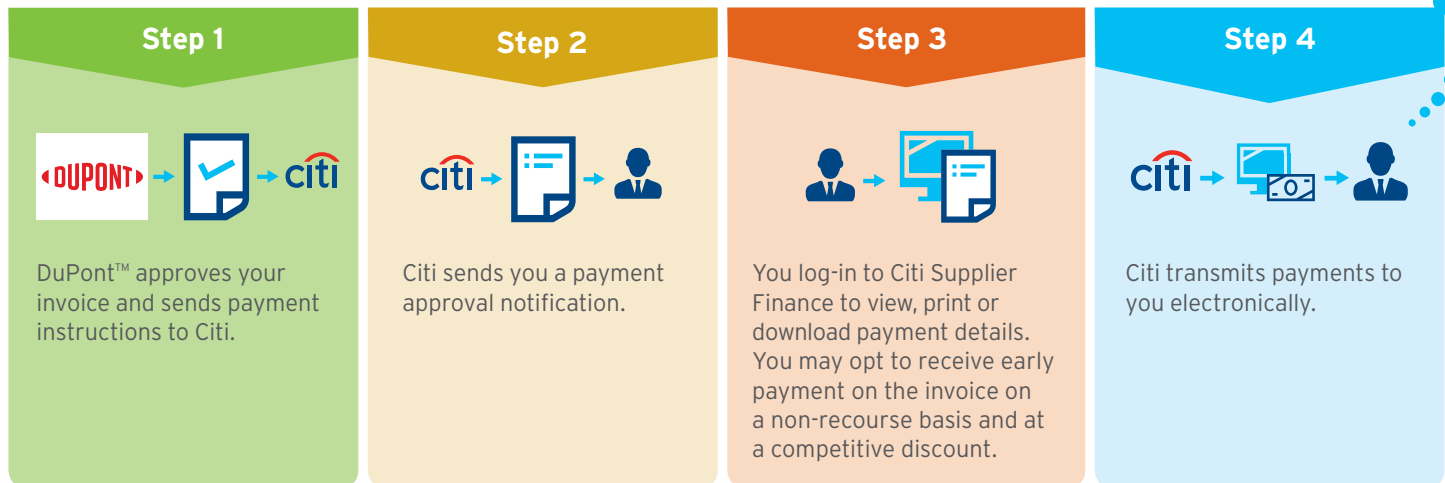
- Fund large orders
- Rebuild inventory
- Diversify funding sources
- Reduce reliance on external sources of capital

## Citi Supplier Finance is... Fast. Easy. Reliable.

You receive funds earlier than the standard term, helping you improve cash flows and the accuracy of your forecasting.

### How It Works... In 4 Quick Steps

You may opt to **receive payment early** on a non-recourse basis at a competitive discount rate.



## Calculate the Benefits

Example: \$100,000 approved payment with 90-day payment terms\*

Payment Amount	100,000
Terms	90-day payment terms
Days Discounted	80 (assuming an invoice is approved in 10 days)
Supplier's Cost	\$493
Discounted Proceeds	\$99,507
Effective Discounting Rate	0.49%

On a \$100,000 invoice with Terms of 90 days, you can receive \$99,507 in 11 days if payment is approved.

Invoices will be available upon approval of invoice by DuPont™.

\* Example purposes only. Actual discount rate may vary with Libor rate and invoice approval time and commercial terms with DuPont™. Pricing is for illustrative purposes only. For more details regarding the economic benefit of the Citi Supplier Finance program, please contact Your Citi Representative.

## Benefits at a Glance

- Easy enrollment – no setup or monthly fees
- Enhanced invoice visibility – 100% digital solution
- Improved payment cycle – automatic payments directly to your bank account
- Dedicated Acquisition Specialists with client service support

**To learn more about DuPont's Supplier Financing Program, provided by Citi®, speak with a member of the DuPont Global Procurement team who will guide you through the enrollment process.**

### 2019

- Trade Finance Global - Best Business Finance Provider in Europe
- Global Finance Best Bank for Trade Finance in Frontier Markets
- Best Trade Finance Provider - North America
- Best Trade Finance Provider - United States
- Global Finance World's Best Supply Chain Provider - North America

### 2018

- World's Best Integrated Trade, Cash and Supply Chain Management

### 2018

- World's Best Bank for Export Finance
- Best Trade Finance Provider – Latin America
- Best Trade Finance Provider – Mexico (Citibanamex)

### 2017

- Best Bank Financial Supply Chain Management for Middle East & Africa
- Best Bank Financial Supply Chain Management for South America

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