

Citi® Virtual Card Accounts: Custom Integrated Solutions

Integrate real-time, single-use cards to enable customized payment capabilities

A flexible application programming interface (API) enables clients to harness the efficiencies, controls and enhanced transaction data of Citi® Virtual Card Accounts (VCA) directly from within their own internal systems.

With the Citi Virtual Card Accounts API, your organization can access single-use virtual card numbers as part of a complete custom payment or disbursement solution.

Citi Virtual Card Accounts provides enhanced security and data visibility when paying your suppliers. Unique, plasticless virtual card numbers are generated with transaction-level authorization controls, client-supplied data and the option to have card numbers automatically e-mailed to suppliers.

Increased Control

Each virtual card number is created with controls that let you define exactly how the card can be used for payment:

- Number of Transactions: Allow each account to be used once or multiple times
- Transaction amount limit: Set exact amount, maximum amount or a range
- Validity period: From one day to two years
- Suppliers: Lock down use to a specific supplier or merchant category code (MCC)

Enhanced Transaction Reporting

In addition to standard Commercial Card transaction data, VCA reporting tools capture each unique virtual

card number and up to 29 associated, client-specified data elements to help with data analysis, reconciliation and allocation processes to:

- Track specific details, such as an order reference number or project ID for each virtual card to enrich your spend analysis
- Record accounting information before purchase to help streamline VCA transaction allocation
- Capture order, invoice or other unique identifiers to simplify reconciliation of transactions to payment instructions

Flexible API Integration

The VCA API facilitates the ability to embed secure and reliable card-based payments into your organization's systems using a real-time XML-based application programming interface. Through the API, clients can create, modify, cancel and monitor virtual card numbers, allowing seamless addition of key payment capabilities into critical systems – from custom ordering front-end applications for employees to behind-the-scenes settlement engines. Leveraging the easy-to-use API can help optimize traditional Commercial Card payment processes and can help you to deploy innovative solutions for complex disbursement needs.

Benefits at a Glance

- Integrate single-use Virtual Card Accounts directly into your systems to facilitate secure, controlled payments
- Create, modify, cancel and monitor virtual cards in real time using an XML-based API
- Increase control – set an exact amount, MCC group and validity period for each payment
- Enhanced reporting: VCA supplements typical card transaction data with virtual card number and other client-supplied reference data
- Automated supplier notification by e-mail
- Standard card transaction – no supplier setup or training required
- A globally consistent solution available in local currency in over 40 countries as well as in U.S. dollar or euro in additional markets*

The Virtual Card Accounts API is flexible and can power client payments for eProcurement catalogs, warranty and benefit disbursements, online travel booking, airline voucher programs and many other custom use cases.

Leverage Citi's Global Reach and Capabilities

Citi's unmatched global presence provides consistency and minimizes foreign transaction costs. VCA can be used for local-currency payments in over 40 countries and in U.S. dollar or euro in many other markets.*

Visit citimanager.com for more information about how to leverage Citi Virtual Card Accounts.

Virtual Card Accounts: Examples of Custom Integrated Solutions

Below are select examples of how organizations are leveraging Citi Virtual Card Accounts to improve the efficiency, control and data visibility of client payment solutions.

- **eProcurement:** By integrating VCA into its eProcurement system, a multinational manufacturer creates a virtual card number for the exact order amount, and attaches it to a purchase order whenever an order is placed, allowing them to also significantly increase their rebate earning potential.
- **Insurance Payments:** Auto repair payments are easily handled by a large multinational insurer using VCA; custom data is recorded with every payment to track customer, policy and incident reference data.
- **Global Travel Settlement:** Travel agencies and international supplier-settlement companies use VCA to settle with hotels and other travel service providers around the world by creating unique single-use virtual card numbers with transaction-level controls, such as exact-amount, restrictions to specific hotel MCCs and start and end dates for the card's validity.
- **Airline Vouchers:** An airline using VCA to power its passenger-service voucher program takes full advantage of the automation allowed by the API – virtual card numbers are created by the ticketing system when a flight is delayed, checked for available balance by a customer service representative, cancelled if a voucher is reported lost and modified as needed to address specific traveler needs.

*Where permitted by local law