

## Citi<sup>®</sup> Virtual Card Accounts for Travel A next-generation payment tool that increases transaction security and control for travel expenses

Citi's award-winning solution generates unique virtual card numbers, each carrying client-set controls and enhanced data based on each organization's specific purchasing needs. Citi Virtual Card Accounts (VCA) safeguards against unauthorized spending, helps prevent fraudulent purchases, provides transaction-level controls and simplifies reconciliation.

## VCA for Travel: Use Cases



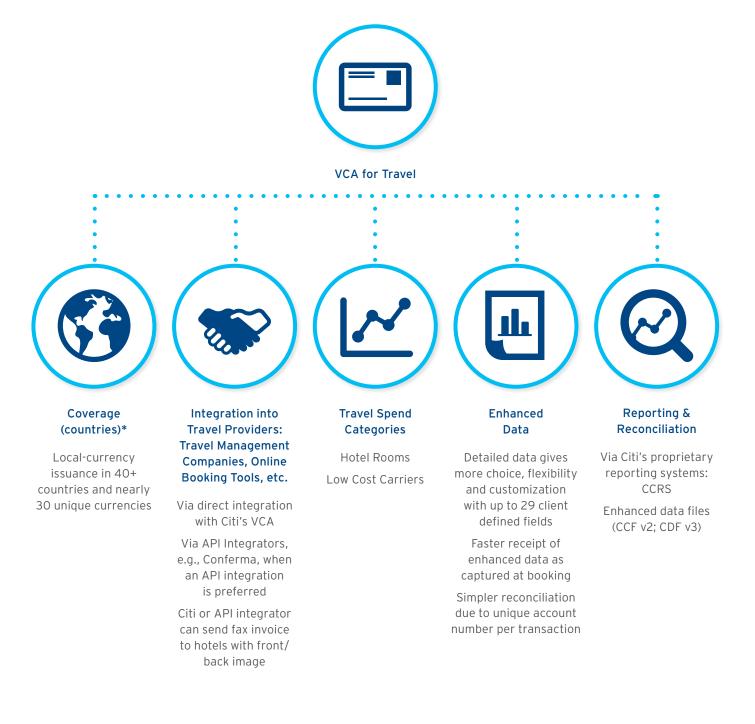
## Benefits at a Glance

- Customize transaction controls: Companies can customize and preset authorization parameters as needed for each transaction.
- Safeguard against fraud: Virtual card numbers minimize exposure to fraud.
- Make reconciliation fast, easy and flexible: custom user-defined fields give you more.
- Eliminate paper: Replace manual, paper-based payments with a faster, more efficient and traceable electronic payables solution.
- A consistent solution available for local-currency payments in 40+ countries and nearly 30 unique currencies.



## VCA for Travel: Product Overview

Citi's VCA for Travel solution is designed to address your need for greater control, improved data and simpler reconciliation for low cost carriers (LCC) and hotel purchases.



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