Supply Chain Finance
ACCESS THAT FUELS OPPORTUNITY

As you develop opportunities in markets around the world, Citizens Commercial Banking (“Citizens”) is here to help you optimize your advantages. We understand that when engaging in international trade, the global supply chain represents a significant pool of working capital for your enterprise. That’s why we’ve developed solutions to help both buyers and suppliers more effectively meet working capital risk mitigation and cash flow objectives. We provide access to open account financing propositions including supplier finance, receivables purchase, and pre-export and post-import solutions. You’ll find us ready with a world of answers, wherever and however you trade.

ESSENTIAL TO SUCCESS
Citizens knows how critical your suppliers are to your business operations. And, we understand the priorities of the different parties in a trading relationship. Suppliers depend on the timely payment of receivables, while by deferring payments, you’re able to improve cash flow. Supply chain finance serves as a bridge between these competing objectives – by accelerating payments to suppliers while also deferring payments.

Global supply chain finance solutions from Citizens can help you:
• Extend days payable outstanding
• Improve working capital and corresponding financial metrics
• Leverage your credit profile to benefit your suppliers
• Make your supply chain more secure
• Enhance supplier loyalty

BENEFITS ABOUND
Taking a more proactive approach to supply chain finance is simply smart business. Equipped with our range of flexible solutions, you’ll find opportunities to strengthen supplier relationships and secure the supply of key materials – while potentially standardizing or extending payment terms. We can help you address funding and risk mitigation needs via tailored balance sheet financing solutions in the open-account trade environment. With the accelerated cash flows generated by early discounted payments on a true-sale basis, you can improve your working capital position. You can also develop your capacity to manage increasing sales volumes and internal credit limits against key buyers. And, you’ll augment oversight with greater visibility into your transactions by using our proprietary platform.

A SUITE OF SOLUTIONS
Citizens helps you develop a more strategic approach to managing your financing across the supply chain, with solutions targeting:

Supplier Finance. As a buyer, you can provide critical financing to suppliers by offering them the opportunity to sell their open account receivables at a discount.

Receivables Purchase. As a supplier, you can secure financing by selling your open account receivables due from selected buyers at a discount, thereby accelerating cash receipt and reducing Days Sales Outstanding (DSO).

Receivables Finance. Through a trade loan, a supplier can gain access to immediate financing based on their underlying open account receivables.

Post-Import Finance. With an open account buyer financing solution, a trade loan can be extended to (you as) a buyer to support payments to suppliers.

A TEAM BEHIND EVERY TRANSACTION
At Citizens, you get not only great products but also support from the committed professionals who stand behind them. Through working with us, you automatically gain the support of a responsive team of knowledgeable representatives. We take a consultative approach and are ready to share tools, methodologies and insights to help you plan, track and optimize your working capital. We’re here to make sure that your program runs smoothly, answering questions and helping you make the most of the solution.

Over the course of our relationship, we stay in step with you to help you meet challenges as your business needs continue to evolve. Both today and tomorrow, Citizens is prepared to work harder for you - and to provide the solutions that do too.

For more information about how Citizens Commercial Banking can support your business needs, please contact your local Trade Finance representative or contact us at 1-888-868-0212. Or visit us at www.citizenscommercialbanking.com/treasurymanagement.

A GREAT WAY TO...
• Increase liquidity and enhance working capital management
• Mitigate credit risk without limiting credit sales capacity
• Sustain growth while containing sourcing costs
• Manage the balance sheet more aggressively