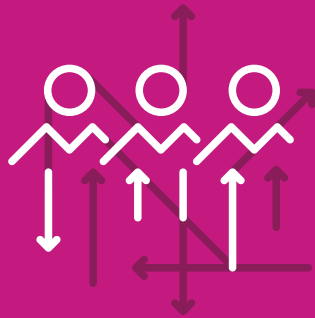


# Building Stronger Communities

Citi is making social benefits more cost-effective for governments and more accessible to citizens



## Social Services

### As Payments Rise, Payment Systems Must Optimize

- Goals:
- Greater Access
  - Lower Costs
  - Reduced Fraud

Effective social services help safeguard citizen welfare and aid social mobility. In the wake of the global financial crisis, city governments are struggling with expanding social service objectives that must be accomplished with fewer resources.

New technologies and financial tools help cities deliver easily accessible funds while reducing paperwork, administrative costs, and error rates.

### Optimized benefits programs

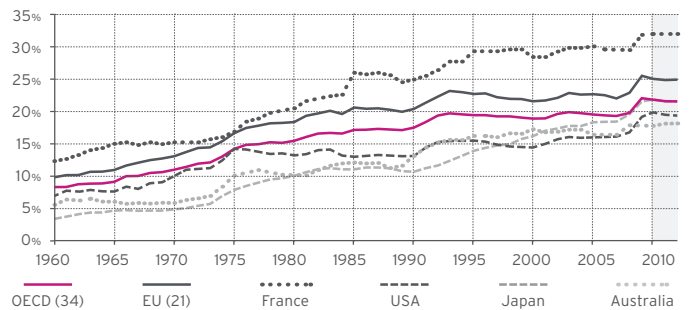
Digital solutions can significantly improve the efficiency of benefit delivery, while smart cash management helps to offset overall program cost. In an optimized benefits program:

- Benefit funds are managed in an insured, interest-bearing account
- Citizens apply for their benefits using electronic identification
- Benefit payments are credited to citizens' prepaid cards
- Citizens use their card at approved merchants and/or ATMs

### The rise of public social spending<sup>1</sup>

"Social spending increased to **22% of GDP** on average across the OECD in 2009 and it has not gone down since... The challenge now is to safeguard social support for future generations."

Public social spending based on detailed data for 1960-2009; national aggregates for 2010-2011 and estimates for 2012, in percentage of GDP



### Case Studies



#### Infrastructure Financing

Citi provides FDIC-insured investment options with superior rates of return for short-term cash.

##### USA: Missouri

Citi helps the Missouri State Employees' Retirement System safely earn attractive yields in a "for the benefit of" (FBO) Negotiable Order of Withdrawal (NOW) account.



#### Efficiency Optimization

Citi e-Payments replace cash-based systems—increasing security and reducing processing time.

##### Honduras

CitiDirect Online Banking helped Injupemp, the Honduran public employee pension institute, increase efficiency and reduce fraud through ACH payments.



#### Digitization of Public Services

Citi Prepaid Card solutions automate unwieldy paper-based payment systems—reducing payment time, errors, and fraud.

##### The Philippines: Manila

More than 12 million Filipinos can now receive loan disbursements from the Home Development Mutual Fund through a Pag-Ibig Citi Prepaid Card.

Visit our [website](#) to learn more about how Citi is helping cities improve their ports of entry

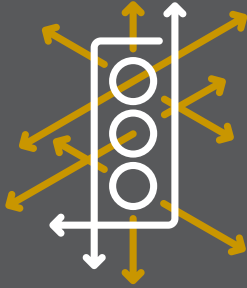
## CITI for CITIES



Source: 1. OECD. (2013, Nov). *Public social spending based on detailed data for 1960-2009; national aggregates for 2010-2011 and estimates for 2012, in percentage of GDP.*

# Moving People Through Urbanization

Citi is helping local governments to modernize their transportation networks by investing in new technologies and infrastructure



## Roads & Transit

### The Transportation Challenge of Rapid Urbanization

By 2050, **7 out of every 10 people** on earth will live in a city. That's **6.4 billion** people on the trains, buses, and roads!

Each year, the urban population grows by 60 million people<sup>1</sup>. That means more people on public transit, and more vehicles on city streets. The result is increased stress on vital urban transportation systems.

To be prosperous, sustainable, and globally competitive, cities must increase their transport capacity, upgrade their transport technology, and make critical infrastructure investments.

### Opportunities to revitalize and innovate transit operations



#### A Holistic Approach

By taking an integrated, high-level view of a city's transportation systems - and seeing them as part of the broader urban plan - we can help make transport a key differentiator in meeting the city's congestion, pollution reduction, and revenue generation goals.



#### Open Systems Lead to Smoother Transit

Next-generation, open fare transit systems are helping cities lower costs and improve efficiency and commuter convenience.



#### Smarter Parking Saves Time and Money

Smart meters and advanced parking management systems are dramatically increasing the efficiency, cost-effectiveness, and convenience of parking for both city administrators and drivers.



#### End-to-End Financial Solutions

Specialized infrastructure financing, robust backend processing systems, and innovative payment solutions are dramatically lowering transport system costs and improving efficiency.

### The real cost of urban parking

"In the past year, nearly 6 out of every 10 drivers have abandoned a search for a parking space, forgoing their plans."

- IBM Commuter Pain survey, 2011

3.3 min

Average time to find a parking space

950,000

excess miles are driven when looking for parking

47,000

gallons of fuel are wasted in search of parking

### Case Studies



#### Infrastructure Financing

For cities with funding constraints, creative financing solutions are needed to meet investment needs.

##### Panama City: Colon Toll Road

Citi arranged two NEXI-supported facilities for a toll road linking Panama's two largest economic centers.



#### Efficiency Optimization

Electronic banking solutions and the elimination of paper tickets offer significant opportunities for savings.

##### Washington, DC Metro

Smart Trip contactless Citi Platinum Cards and express bank branches have made travel more convenient and increased ridership volume.



#### Digitization of Public Services

New technologies increase the transparency and control of payment processes, reduce fraud, and lower costs.

##### Singapore SMRT

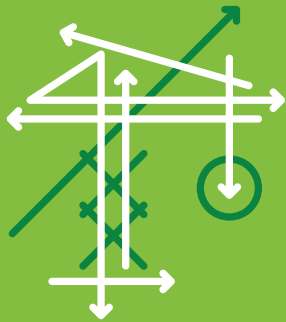
A 2-in-1 Visa Platinum and EZ-link contactless card solution, along with "Instant Banking Centers" at all MRT stations, has simplified transit operations.

Visit our [website](#) to learn more about how Citi is helping cities revitalize their urban transportation systems.

Sources: 1. World Health Organization, Global Health Observatory (2013). *Urban Population Growth*. [http://www.who.int/gho/urban\\_health/situation\\_trends/urban\\_population\\_growth\\_text/en/index.html](http://www.who.int/gho/urban_health/situation_trends/urban_population_growth_text/en/index.html)

# Revitalizing the Urban Environment

Citi helps cities develop local infrastructure – promoting growth, jobs and prosperity



**Regeneration  
& Development**

## Helping to Build the Dynamic, Sustainable Cities of Tomorrow

According to the McKinsey Global Institute, improving global infrastructure productivity<sup>1</sup> could save

**\$1 trillion  
year**

Ambitious city governments across the globe are recognizing that timely investments in key infrastructure projects can make a big difference in spurring their economic growth and raising their global profile.

In a time of shrinking municipal budgets, these governments need a partner who can cost-effectively help them improve their quality of life, reduce their environmental footprint, attract new industries, and boost tourism.

## The Benefits of Infrastructure Investment



An Influx of Talent and Enterprise



Enhanced Public Health



Increased Property Values



More Engaged Communities



Increased Tourism



Reduced Environmental Impact

## Reconciling financial implications<sup>2</sup>

Urban regeneration will require significant investment. For instance, funding infrastructure in India's cities over the next 20 years will require as much as:

**\$1.2 trillion**

But the need for development should not overshadow its potential. Cities must not only serve citizens, but also attract them. By 2050, emerging market cities will have:

**1 billion new customers**

## Case Studies



### Infrastructure Financing

Citi offers structured financing options to help fund government initiatives to improve city infrastructure.

#### Chicago, USA

Citi's pioneering infrastructure trust fuels the modernization, recapitalization, and rehabilitation of the city's public capital investments.



### Efficiency Optimization

CitiDirect gives small and medium enterprises access to international trade finance products—providing them with critical tools for growth.

#### Peru

The CitiDirect global network and electronic banking platform integrates Peru's one million micro-entrepreneur clients into the international trade market.



### Digitization of Public Services

Citi Prepaid Card solutions automate unwieldy paper-based payment systems—reducing payment time, errors, and fraud.

#### Miami, USA

A secure, efficient, and easily implemented Citi Prepaid Card solution delivers more than 25,000 benefit payments annually to the Miami-Dade Public Housing Agency.

Visit our [website](#) to learn more about how Citi is helping cities invest and prioritize infrastructure projects.

**CITI for CITIES**

