CITI
CREATIVE INFORMATION TECHNOLOGY, INC.

Financial Operations

For Modern Government Programs



MODERNIZE HOW PUBLIC FUNDS ARE ISSUED, MANAGED, AND PROTECTED

Government agencies face increasing pressure to deliver benefits faster, improve financial accountability, reduce fraud, and provide seamless digital experiences. Yet many programs continue to rely on fragmented payment systems, manual reconciliation processes, and disconnected financial operations.

CITI's Financial Operations Platform helps agencies modernize the complete lifecycle of public funds—from benefit issuance and provider payments to reconciliation, fraud monitoring, and compliance reporting.

CHALLENGES	BENEFITS	CITI SOLUTIONS
Siloed Systems	**Holistic View & Streamlined Processes**	Unified Financial Platform
Manual Reconciliation	**Lower Administrative Costs**	Automated Reconciliation
Fraud & Improper Payments	**Reduced Financial Risk**	Fraud Monitoring & Analytics
Complex Disbursements	**Faster Payments**	Multi-Channel Payments
Compliance Burden	**Audit Readiness**	Compliance-Ready Architecture
Limited Access	**Better Customer Satisfaction**	Self-Service Portals & Apps
Multiple Vendors	**Single Accountability**	End-to-End Managed Services
Disconnected Operations	**Improved Program Outcomes**	Program-to-Payment Integration

PURPOSE-BUILT FOR GOVERNMENT PROGRAMS

Built on decades of experience supporting public assistance, child care, workforce, and health and human services programs, CITI helps agencies connect program administration with financial operations to improve outcomes and accountability across multiple programs and services.

- Child Care Subsidies & Provider Payments
- Summer EBT & Public Assistance
- Medicaid & Healthcare Programs
- College Payments, Tuition Fees, 529 Savings Plan
- Utility Bills, Toll Collection, & Meter Payments
- Grants, Loans & Financial Assistance

CORE CAPABILITIES

Payment Operations
Secure ACH, EFT, digital wallet, card, and provider payment management.

Benefit Distribution & EBT
Support for benefit issuance, cardholder services, customer support, and transaction management.

Financial Reconciliation
Automated multi-program, multi-ledger reconciliation with audit-ready reporting.

Fraud & Program Integrity
Transaction monitoring, anomaly detection, and proactive risk management.

Reporting & Compliance
Real-time dashboards, federal reporting, audit support, and financial analytics.

FLEXIBLE SERVICE MODELS

Technology Solutions
Modern cloud-based financial operations platform and integrations.

Managed Services
Payment operations, card operations, fraud monitoring, and customer support.

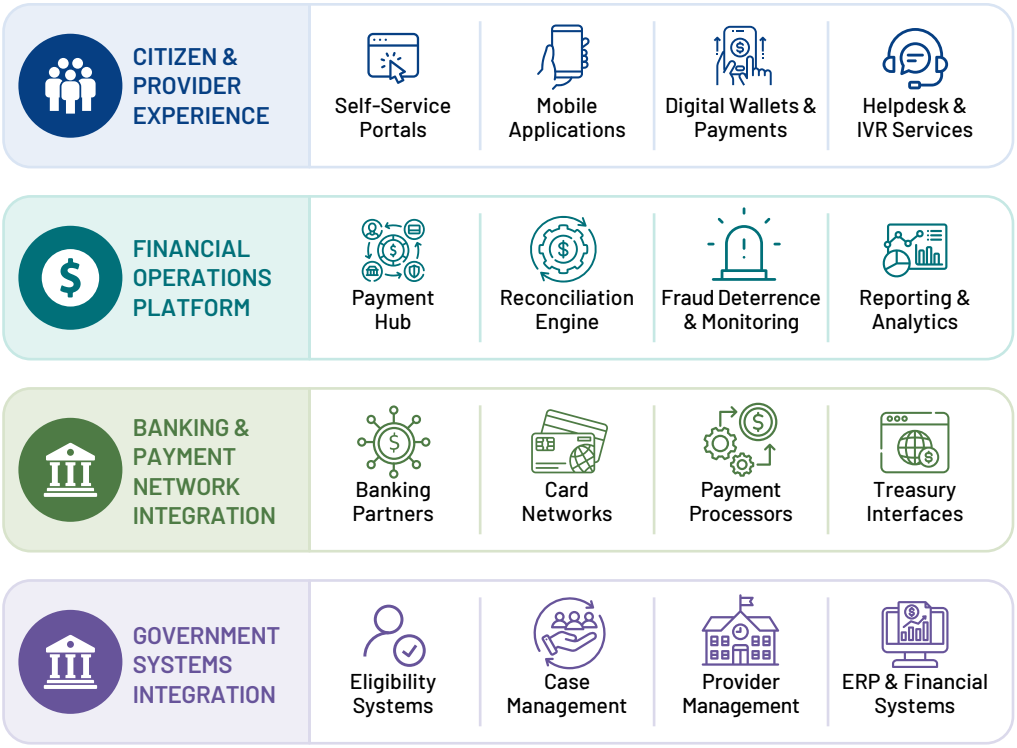
Modernization Services
Program assessment, implementation, migration, and operational transformation.

SECURITY & COMPLIANCE

- PCI DSS
- NIST Cybersecurity Framework
- FISMA-Aligned Security Controls
- SOC 2 Practices
- Know Your Customer (KYC) Support
- Section 508 & WCAG Accessibility
- Anti-Money Laundering (AML)
- Bank Secrecy Act (BSA)
- Other Data Privacy & Protection Standards (GDPR, CCPA, etc.)

END-TO-END FINANCIAL OPERATIONS ECOSYSTEM

A unified ecosystem that connects citizens, providers, payment networks, financial institutions, and government systems to streamline fund distribution, automate reconciliation, strengthen fraud prevention, and improve financial accountability across every stage of program delivery



DELIVERING MEASURABLE OUTCOMES

- Faster Benefits & Provider Payments
- Reduced Reconciliation Efforts
- Improved Financial Transparency
- Enhanced Fraud Detection
- Greater Program Integrity
- Better Citizen Experiences

Financial Operations. Government Expertise. Trusted Results.

Email us at **stateandlocal@citi-us.com** for a free demo and consultation by our experts.

ISO 9001 QUALITY MANAGEMENT · ISO 20000-1 IT SERVICE MANAGEMENT · ISO 27001 INFORMATION SECURITY MANAGEMENT · CMMI APPRAISED ML5 DEV VRT · CMMI APPRAISED ML3 SVC VRT

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About CITI: Established in 1996 and headquartered in McLean, VA, CITI has offices located in the United States, India, and Canada. CITI is a diverse organization filled with talented IT, subject matter experts, and certified business professionals. We are certified in ISO 9001:2015, ISO 20000-1:2018, ISO 27001:2022, CMMI DEV Maturity Level 3 for services, and CMMI DEV Maturity Level 5 for development. As a Microsoft Gold Partner, we specialize in the creative use of agile methods and emerging technologies. CITI offers a full portfolio of IT solutions, products, and services. Our offices include a state-of-the-art development integration lab and testing facility, where we both develop systems and explore advanced technologies on behalf of our customers and the communities we serve. We have successfully architected, designed, developed, and implemented cutting-edge solutions for federal, state, and local agencies, as well as countless commercial customers in the U.S. and other parts of the world – positioning ourselves as an IT thought leader in Health and Human Services.

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