

# Product Name

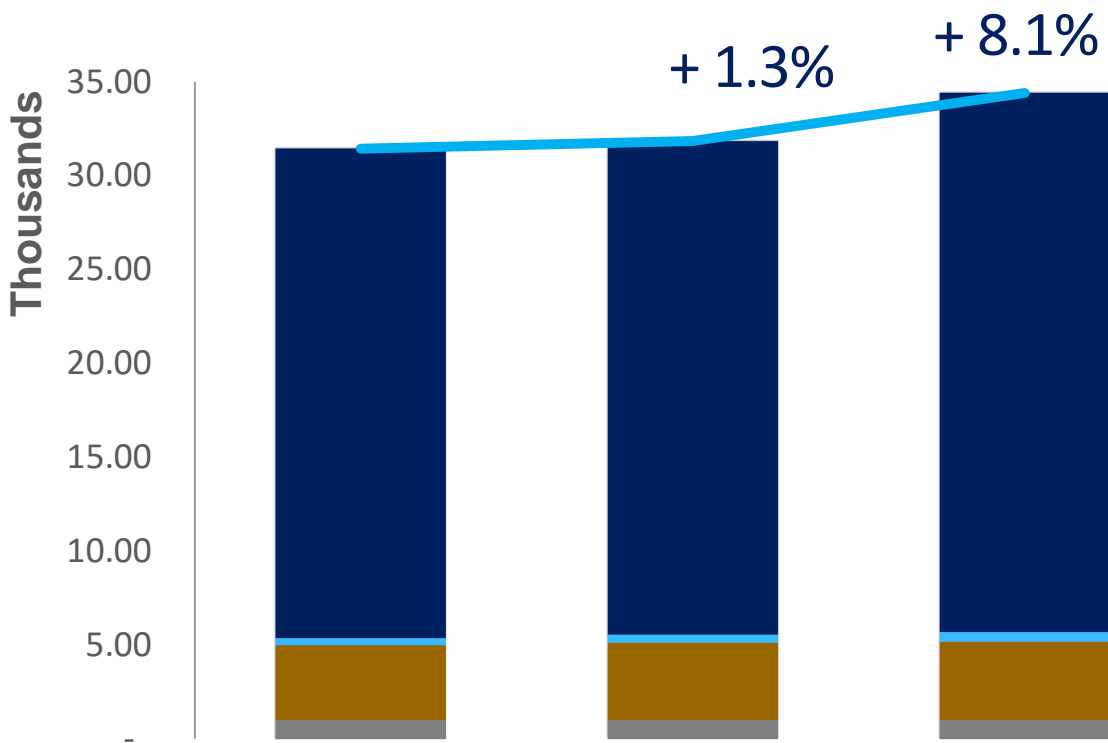
Performance & Insights – Q3 2019



# Revenue Growth and Drivers

- Month on Month Revenue Growth with significant uplift from Aug - Sep
- Revenue Drivers are relatively constant over the period with largest proportion earned through Foreign Transactions
- Domestic Transactions Revenue growth of 15% on average
- Total Revenue for the months July, August and September is \$31,000, \$32,000 and \$34,000 respectively

Revenue Drivers

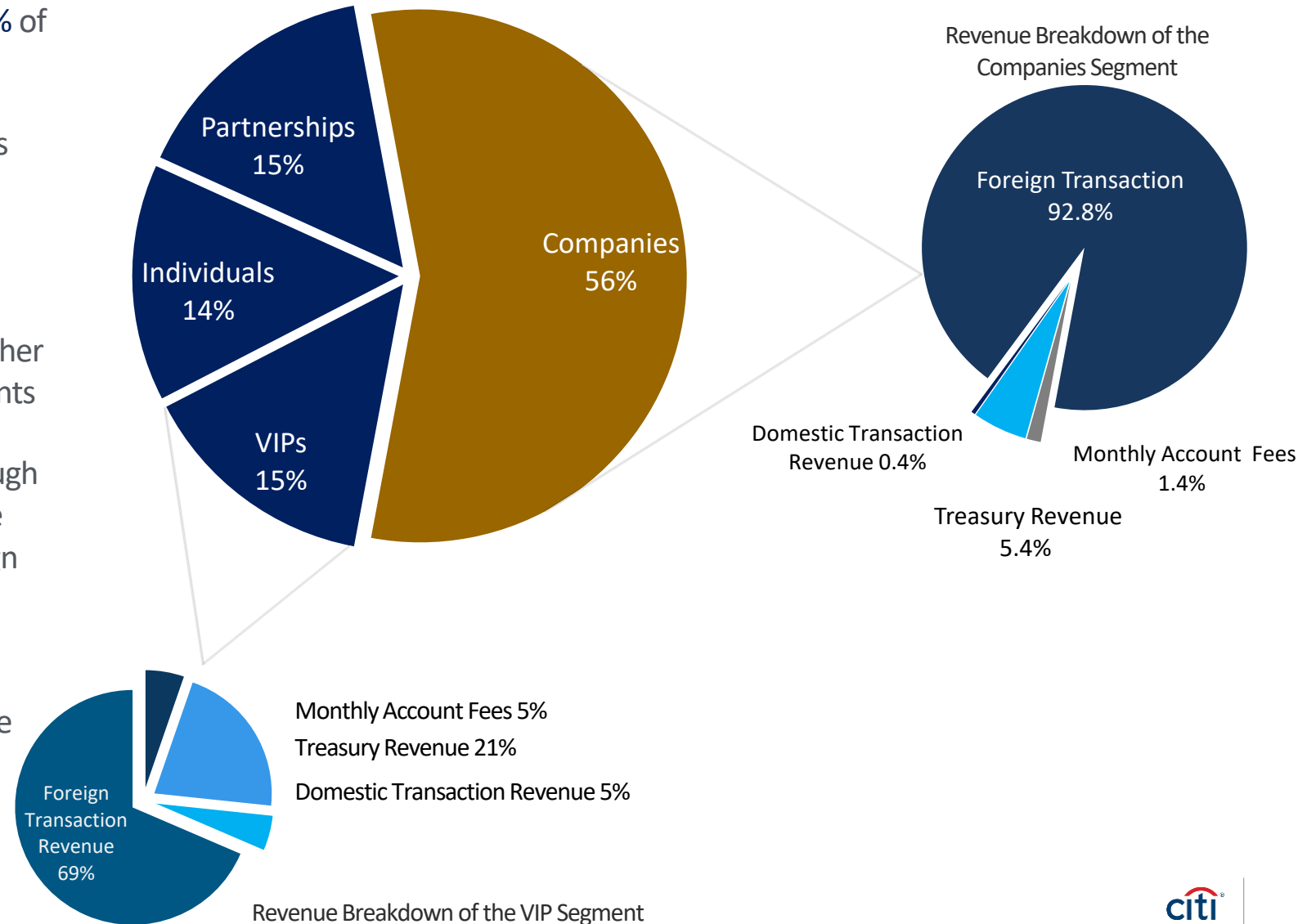


	Jul-19	Aug-19	Sep-19
Foreign Transaction Revenue (\$)	26,071.98	26,279.58	28,716.29
Domestic Transaction Revenue (\$)	373.49	438.36	502.94
Treasury Revenue (\$)	4,001.50	4,124.38	4,187.57
Monthly Account Fees (\$)	1,000.00	1,000.00	1,000.00
Total Revenue (\$)	31,446.98	31,842.32	34,406.81

# Revenue by Customer Segment

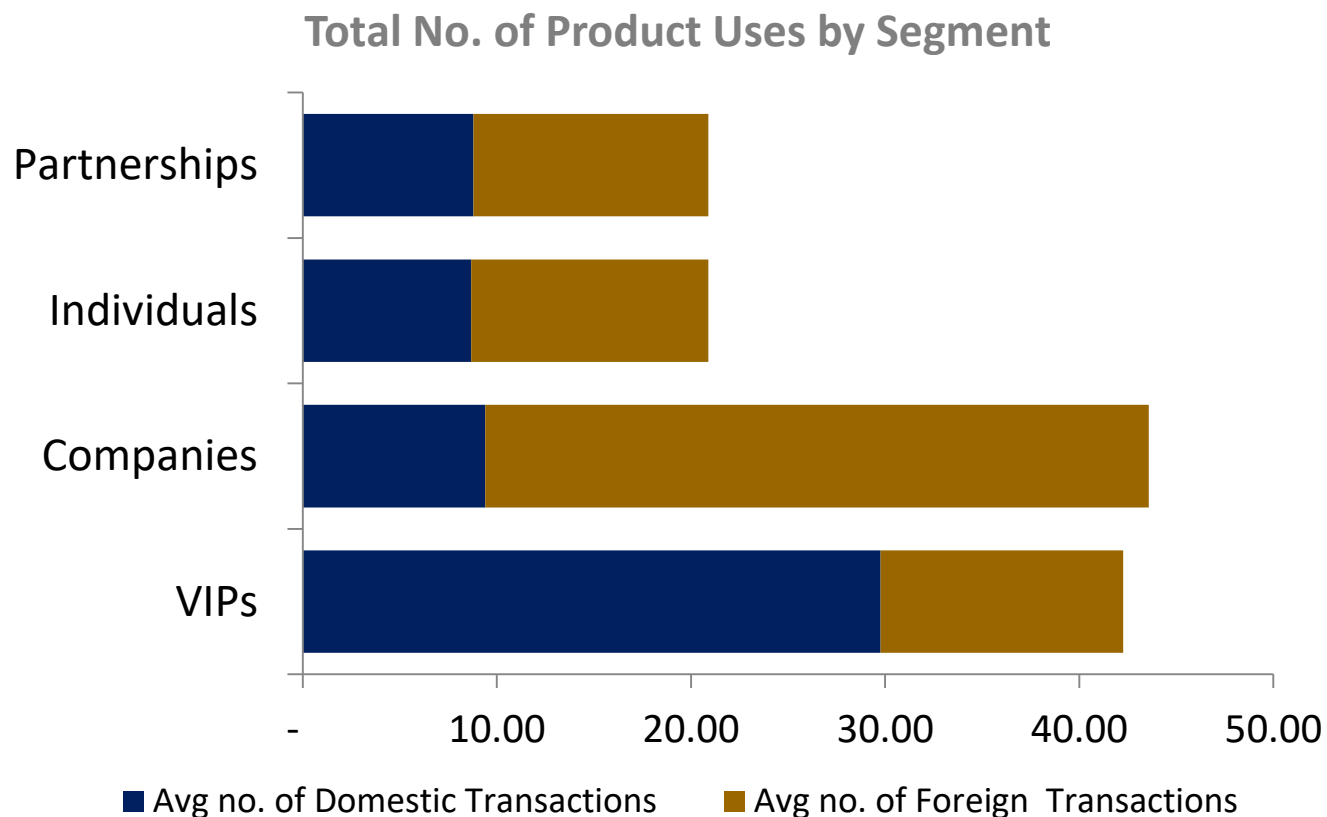
- The Companies segment contributes more than 56% of the revenue on average for the 3 months
- The drivers behind this significant contribution is this Segments **higher propensity to transact in foreign markets**
- 93% of the Companies Segments revenue is earned through Foreign Transactions, being significantly higher than the benchmark of 70% set by the other segments
- A review of the other segments suggests that although Foreign Transactions still take the **highest split** in the Revenue breakdown, the absolute volume of Foreign Transactions is much lower.
- Increasing the Foreign Transactions volumes for the Individuals, Partnerships and VIPs segments could be **an opportunity for Citi.**

Revenue by Customer Segment



# Segment Engagement

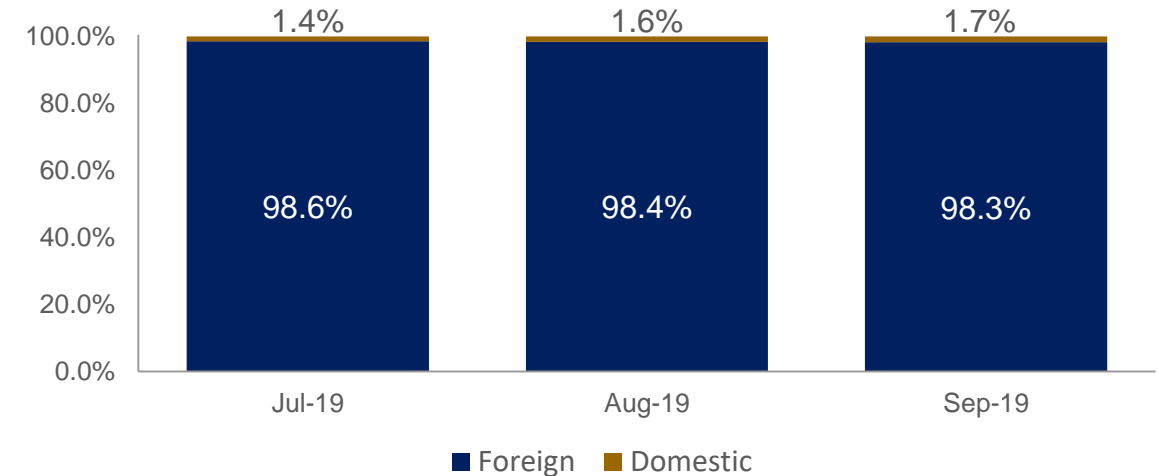
- The total number of Product uses (number of Domestic and Foreign Transactions made) was taken as a proxy to measure the engagement of each Customer segment
- The data suggests that the **Companies segment** is the most engaged with the product, with the **VIPs segment** closely following
- The Individuals and Partnerships segments seemed to use the product near half that of the Companies and VIP's
- Increasing product use for the **Individuals and Partnerships segments** could be an **opportunity** for Citi to increase the revenue growth of the product



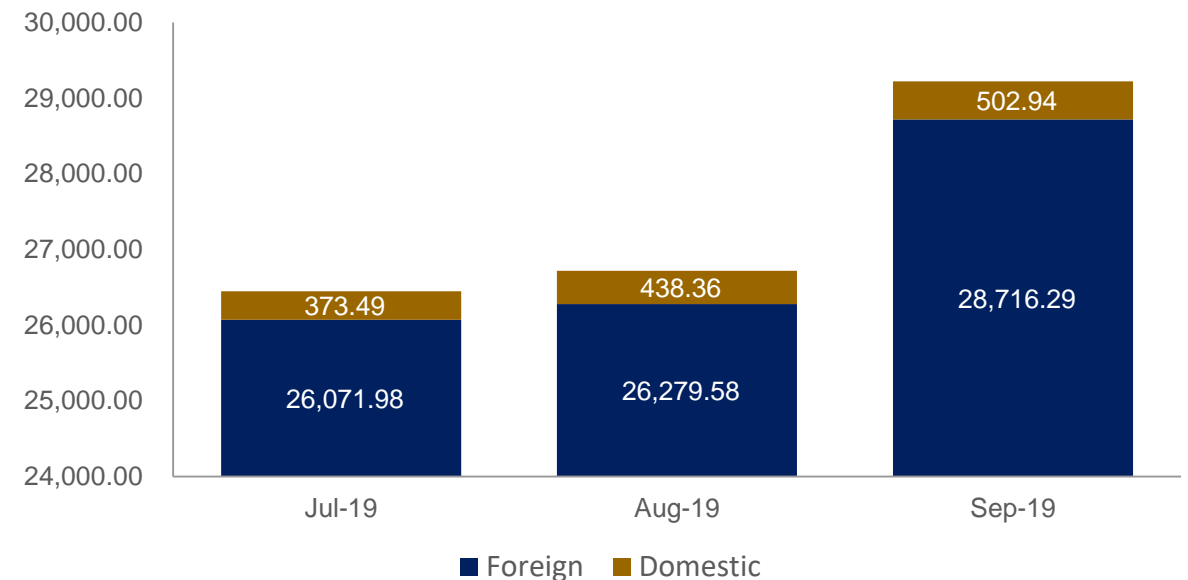
# Transactional Revenue

- The transactional revenue data verifies that our customers are leveraging Citi's global reach
- They are able to utilise the competitive foreign transaction rates Citi is able to offer as a result of its global presence
- On average **98.43%** of the transactional revenue is earned through foreign transactions
- Targeting customer segments that underutilise the product for foreign transactions could be an **opportunity for growth**

Transactional Revenue Split (%)



Transactional Revenue Split (\$)



# Acquisition Channels

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- The Acquisition channels for the 200 customers are displayed on the chart to the right
- Online Organic Search is the most successful Acquisition channel, acquiring 36% of all customers
- Targeted Online Ads and Online organic search are two digital acquisition tools that have been significantly beneficial for Citi, between them acquiring 66% of customers
- This is in line with Citi's vision of being the leading digital bank globally

**Customer Acquisition Channels**

