

CASE STUDY

Citi launches Citi Optimized Pay in Kenya in partnership with Visa and Cellulant

Collaboration helps drive stronger supply chains in Kenya by empowering streamlined corporate payments to SMBs

Challenge

Across Kenya, micro, small and medium businesses (SMBs) form the backbone of the economy. Yet, many of these small suppliers face long Days Sales Outstanding (DSOs) of 60-90 days. Delayed payments can strain cash flow and limit their ability to operate and grow, and many SMBs would prefer to be paid as quickly as possible. At the same time, corporate buyers often want to pay as late as possible to help preserve their own cashflow and optimize the use of working capital. This gap can have a significant impact on SMB financial stability.

Traditional supply chain finance solutions has only met 7 to 10% of the credit and working capital demand,¹ leaving a significant working capital gap across SMEs in Kenya. Corporate buyers and AP teams needed a practical payments approach that could enable faster payments to their SMB suppliers, while also supporting working capital priorities and streamlining the AP payment management experience.



“All three organizations worked together in the Visa Nairobi Innovation Studio to launch this solution. Our goal was to bridge the working capital gap and help unlock growth opportunities across our client’s value chains.”



— **Evans Toroitich**, Vice President, Receivables and Commercial Cards Product Manager, Citi



Solution

Visa Commercial Solutions worked with Citi and Cellulant to launch Citi Optimized Pay, an innovative digital B2B payments solution that allows corporate buyers to pay suppliers using Citi Visa commercial cards – even when suppliers do not traditionally accept card payments.

This solution can help simplify the payment experience for corporate buyers and enable SMB suppliers to receive payments faster. Cellulant's Tingg platform supports multiple payout options, including bank accounts and mobile wallets, giving suppliers greater flexibility in how they receive funds.

Results

Citi Optimized Pay can deliver:



Faster payments

50%+ average reduction in DSO can be achieved (from 60 days to 30 days or less)²



Greater payment flexibility and visibility

Buyers and suppliers can pay or receive payment earlier, simplify payments workflows and manage cash flow more efficiently



Improved working capital balance

Faster, more stable and reliable access to funds for suppliers compared to traditional invoicing payment flows



“This collaboration demonstrates how digital payments innovation can help address working capital challenges and strengthen supply chains across Kenya’s value chain—supporting faster, more efficient payments for businesses of all sizes.”



– **Chad Pollock**, Vice President, Visa East Africa





Driving stronger supply chains through collaboration

Visa Commercial Solutions, Citi and Cellulant partnered to address long payment cycles and working capital pressure across Kenya's value chain. The collaboration reflects Visa Commercial Solutions' commitment to helping businesses in their digital transformation journeys, as well as Visa's vision of being the best way to pay and be paid.



About Citi and Cellulant

Citi supports corporate payments and working capital strategies for Kenyan clients with global banking and commercial card offerings. Cellulant delivers multi-channel payment infrastructure across Kenya through its Tingga platform.

To learn more about launching innovative payments experiences with Visa Commercial Solutions, contact your [Visa account executive](#) today.

1. International Finance Corporation, 2022. "Supply Chain Finance: Market Assessment: Kenya". <https://www.ifc.org/content/dam/ifc/doc/mgrt/202210-supply-chain-finance-market-assessment-kenya.pdf>
2. The Kenyan Wall Street, 2025. "Visa, Citi, Cellulant Partner to Ease Small Business Payments in Kenya" <https://kenyanwallstreet.com/visa-citi-cellulant-partner-to-ease-small-business-payments?linkid=771980511>

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