

# Payment Methods – North America

Mondelēz International has six (6) payment options for our suppliers, five (5) of which are electronic, our preferred method. These payment options are described below.

1. **Automated Clearing House (ACH)** – This is simply a direct deposit. Funds will be transferred directly between Mondelēz International’s bank and our supplier’s bank. Besides direct deposit, another key benefit of ACH is the ability to automatically receive or to look-up remittance advice for each payment made. ACH payments are usually available within 48 hours from issuance.

**ACH Enrollment:** Suppliers should visit the Citi Payment Exchange site for enrollment information. Additionally, you can maintain your banking information [here](#)

Please use the following activation codes when enrolling:

- USD Currency - TWN4Y9
- CAD Currency - FCMLX2

**ACH Questions:** Call Citi at (855) 461-4946

2. **Electronic Funds Transfer (EFT)** – This method requires a direct interface between a supplier’s Accounts Receivable system and Mondelēz International’s Accounts Payable system. This option is only offered if ACH is not a payment option for a particular supplier. It is important to note this option will not provide a remittance advice. Suppliers will need to discuss this option with their key Procurement contact at Mondelēz International.

3. **Buyer Initiated Payment (BIP)** – This program, offered in conjunction with American Express, offers payment and remittance advice directly to the supplier’s bank. There is a fee involved, but this option is particularly beneficial to suppliers who wish to negotiate shorter payment terms with Mondelēz International. The supplier does not need to accept American Express in order to participate in this program. This is not a credit card payment. To learn more about how BIP works, please click [here](#)

**BIP enrollment:** Send an email to [BIP@mdlz.com](mailto:BIP@mdlz.com).

4. **Supply Chain Financing** – Mondelēz International is pleased to offer Supply Chain Financing, which allows suppliers to receive payment ahead of their payment due date for a very competitive financing rate based upon an arrangement we have with Citibank. If interested, suppliers should contact their key Procurement contact to take advantage of this program.

5. **Wire** – This is a same-day electronic payment option used primarily for foreign currencies and/or foreign suppliers or for time sensitive payments.

6. **Paper Check Payments** – While not preferred, Mondelēz International will issue payments via a paper check if none of the other options above are viable. It is important to note that Mondelēz International generally issues paper checks only ONCE a month, so you may receive payment later than you expect if you are using this method.

# Mondelez has following payment options for our suppliers:

## Payment Methods – Latin America

1. **Wire Transfer** – Funds are transferred directly between bank accounts of Mondelēz International and our suppliers bank accounts. Once payment is done remittance advice is directly sent to the vendor on the email address registered in the MDLZ master data.
2. **Supply Chain Financing** – Mondelēz International is pleased to offer Supply Chain Financing, which allows suppliers to receive payment ahead of their payment due date for a very competitive financing rate based upon an arrangement we have with Citibank/Bradesco (Brazil). If interested, suppliers should contact their key Procurement contact to take advantage of this program
3. **Manual Checks** – Least preferable payment allow only when it is mandatory by fiscal / government required. Once instruction are provided, Mondelēz International's bank initiates a cheque in favor of supplier.

## Payment Methods – MEU

1. **Wire Transfer** – Funds are transferred directly between bank accounts of Mondelēz International and our suppliers bank accounts. Once payment is done remittance advice is directly sent to the vendor on the email address registered in the MDLZ master data.
2. **Supply Chain Financing** – Mondelēz International is pleased to offer Supply Chain Financing, which allows suppliers to receive payment ahead of their payment due date for a very competitive financing rate based upon an arrangement we have with Citibank. If interested, suppliers should contact their key Procurement contact to take advantage of this program.

## Payment Methods – AMEA

1. **Wire Transfer** – Funds are transferred directly between bank accounts of Mondelēz International and our suppliers bank accounts. Once payment is done remittance advice is directly sent to the vendor on the email address registered in the MDLZ master data.
2. **Supply Chain Financing** – Mondelēz International is pleased to offer Supply Chain Financing, which allows suppliers to receive payment ahead of their payment due date for a very competitive financing rate based upon an arrangement we have with Citibank/Stanbic. If interested, suppliers should contact their key Procurement contact to take advantage of this program
3. **Domestic Cheque Payments** – Once instruction are provided Mondelēz International's bank initiate a cheque in favor of supplier. The hard copy/Electronic copy of same is provided to the supplier.
4. **Demand Drafts(DB)** – Once instruction are provided Mondelēz International's bank initiate a demand draft in favor of supplier. The hard copy/Electronic copy of same is provided to the supplier.