

# Professionalism and Pragmatism in Cards Programme Implementation

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Implementing a travel and entertainment (T&E) cards programme brings advantages to finance managers, travel managers and employees. T&E card programmes deliver convenience to cardholders, enhance compliance with internal travel policies and automate the expense management and approval processes. In addition, they give travel managers the tools they need to see where travel expenditure is taking place and ensure that the best value is being achieved. However, implementing a cards programme can be a major undertaking. To achieve a smooth rollout, whether transferring from an existing cards programme, or implementing one for the first time, working with a partner with the resources, expertise and processes to support the project with professionalism and pragmatism is essential to project success.

## Best Practices in Cards Programme Implementation

Travel managers who are putting in place a T&E cards programme are frequently doing so in order to enhance the effectiveness, efficiency and control of the expense management process. Consequently, they want to ensure that these standards are applied from the project's inception. Based on our expertise developed over a number of years, and our experiences gained with a wide variety of customers, Citi has developed a structured project approach that has become the staple of best practices across the industry. It is based on eight key project stages, some of which are outlined below. Pivotal to success is clear management commitment to the programme objectives to ensure that the project management team is in a position to implement change and internal obstacles are removed.

## Identifying Resources

For companies implementing for the first time, project sponsors need to understand clearly what resources will be required, both during the project and post-implementation, what role these individuals will have, and how much of their time will be required. When transferring from another programme, travel managers need to be confident that their existing travel policies will be migrated seamlessly and services provided to employees will be unaffected.

To address these concerns, an effective business partner should provide a detailed, realistic outline of the implementation project. At Citi, for example, we provide a comprehensive job description for the programme administrator. This person determines card issuance criteria, defines the scope of use and monitors usage and policy compliance. This may be a different individual from the project manager, so again, we make sure that clients understand this role fully and what skills are required.

In addition to the key programme administration and project management roles, there are typically a variety of other individuals involved, including accounting and finance, travel management, IT, human resources and legal, each of whom needs to understand their role within the project. Potential cardholders should not be excluded: these will be the ultimate beneficiaries and drivers of success of the programme, so it is important to engage them in the process.

## Programme Planning

Every company will have different priorities and drivers for implementing a cards programme, such as reducing administrative costs, increasing controls, facilitating economies of scale or increasing convenience for employees. The most successful programmes are those that have clear objectives and priorities, together with improvement targets and metrics to measure these in a quantifiable way. There will be specific requirements to achieve each objective, such as automating manual processes, re-engineering technology, etc. that need to be listed, prioritised and included as part of the project plan. Each task can then be divided into individual project planning elements with resources and timescales attached to each one and regular monitoring to address delays or shortfalls early on.

“ By increasing the efficiency of implementation, and reducing project risk, finance and travel managers can deliver considerable strategic advantage and cardholder satisfaction ”

**Figure 1. Critical Success Factors in Corporate Cards Implementation**

**People:**

- Senior management commitment, vision and active support to see the opportunity, develop a strategy and drive the implementation forward
- A disciplined implementation approach led by enthusiastic and skilled personnel who have the ability to inspire stakeholders, the authority to direct resources and the commitment to enforce positive change
- Internal collaboration across the business to ensure buy-in from employees and stakeholders

**Process:**

- Clearly identified process improvements before implementation
- A simple and straightforward travel and expense management process developed for convenience of cardholders
- Appropriate financial thresholds to capture a large percentage of targeted services

**Co-ordination:**

- Centralised policy/guidelines
- Knowledge/best practice shared with other business units
- Focused supplier strategy to identify relevant/preferred suppliers
- Use of the programme as a catalyst for change and an opportunity to enhance expense management and accounting processes
- Scaled according to capacity and requirements

## Training

Training is a key element of any project, to ensure that key individuals can take rapid ownership of the programme, take advantage of features that benefit the company and be able to address questions from cardholders and management. Training needs to be tailored closely to each individual or group of users and communicate best practices for managing card programmes, such as how to ensure payment on time to avoid delinquency and card blockage. At Citi, we focus on both initial and follow up training during different stages of the project and beyond, supplemented with written guides and checklists to provide the necessary guidance and support.

## Enhancing Internal Communication

A successful implementation requires more than simply following a series of project steps. The primary factor for success of a T&E cards programme is how cards are adopted by employees. For companies implementing a new programme, or migrating from an existing programme, this may require significant internal marketing to ensure knowledge and support of the scheme, education on best practices in card use and compliance with travel policies. For example, Citi makes available a comprehensive online marketing tool for our clients. This provides a valuable source of marketing collateral such as posters, statement inserts, newsletters etc. that can all be customised with the company's branding and specific details. This ensures that programme managers have all the tools that they require without the need to invent them from scratch, whilst delivering specific, personal communications to employees.

## A Global Approach

One of the benefits of a T&E cards programme is the ability to roll out consistent policies and expense management procedures globally and to leverage economies of scale with travel providers across the business. Many companies find that they implement a programme successfully in a few countries but other priorities take over before rolling it out globally. To address this problem firstly requires the cards provider to have a consistent platform across all countries, with data produced in the same way across the business, such as

Citi's Global Data Repository. Secondly, Citi provides the ability for clients to integrate with their back office systems in order to generate process savings. The integration piece of a project provides access to important business spending data. The files that Citi provides to our clients contain information about the spending hierarchy of their company that allows downstream account integration based on the structure of the company. Citi can manage the structure of a global hierarchy for reporting and billing purposes to support the largest and most complex of clients. The provider needs to conduct implementations using a global approach so that policies, technical integration, business processes and documentation can be aligned. One concern that companies frequently have when embarking on the rollout of a cards programme is the time and resource required to implement the scheme on a country by country basis. This concern is often realised if the cards provider uses partner banks to implement different parts of a programme. However, by working with a global provider that takes ownership of every element of the implementation, in every country, the effort required is considerably reduced, the benefits are greater and stakeholder perception is enhanced. At Citi, for example, we have regional implementation hubs that work closely together.

## Success through Partnership

Any major project brings challenges, but with the right provider, bringing the right skills, experience and commitment to sharing best practice, companies are in a position to leverage the opportunity to deliver cost reductions, improved control and cardholder convenience. A project of this scale and importance across the workforce can be a daunting challenge, however. At Citi, a pivotal aspect of our service is our commitment to supporting our clients through every step of the implementation process to ensure that they are equipped with the resources, knowledge and tools they need. We bring experienced, qualified project managers and an ISO9001:2008 certified approach to ensure consistency and best practices.\* By increasing the efficiency of implementation, and reducing project risk, finance and travel managers can deliver considerable strategic advantage and cardholder satisfaction.

\*ISO certification number: FS 34572.