

Highly Commended Winner

Best Card Solution

Google
Andrew Miller, Service Delivery Manager – Treasury



Virtual card joins the Jetset at Google

The challenge

Google developed an internal mobile app, Jetset, for its employees to book business travel. Jetset is integrated with Hotel Reservation Service (HRS) who provide additional hotel content and an Airplus Virtual Card Account (VCA) to hold the hotel reservations. Following their stay, the employees (Googlers) charged their accommodation to their Citi card (Google's preference in order to maximise user experience and its rebate) or, less ideally, to their personal credit card.

While Jetset streamlined the hotel reservation process for travellers, following its introduction, an unanticipated challenge emerged. Googlers' travel plans would sometimes change but they would forget to cancel their reservation. In these situations, the Airplus VCA, used to hold the room, would then be charged, as a card had not been presented locally. Furthermore, there were times when hotels erroneously charged the Airplus VCA instead of asking the Google employee for their Citi card at the end of a stay or charges were mistakenly placed on the card to lock-in a future booking.

The scale of the problem was significant.

Of Google's corporate travel programme, one of the largest in the world, approximately one third is booked via Jetset, of this around 5% of transactions ended up on the Airplus VCA.

As a result of these charges residing on the Airplus card, Google needed to develop a process to reconcile them against the bookings made and request hotels to refund the Airplus card and charge the Googler's card instead. If a charge related to a 'no show', Google would send Worldpay 'paylinks' via email to the Googler to reclaim the funds directly from them, as hotel no show charges are not covered by its T&E policy. Inevitably, this required a further process for tracking and reminders when funds were not recovered.

Using Worldpay as a mechanism to collect funds came at an additional 2.5% cost.

Google also needed to create a separate process to reclaim funds from Googlers that owed money for the hotel no shows. This involved creating Worldpay 'paylinks' and

emailing Googlers asking them to refund Google. Inevitably, this also created the need for a tracking and reminder process when the paylinks were not used.

The corporate card team spent as much as 40 hours a week on these manual processes but despite all this effort, the recovery rate never went above 80%.

The solution

The solution was to integrate a Citi VCA programme with Jetset. Two custom fields within the VCA (employee ID and employee email) are used as unique identifiers; these are sent direct to Google's expense management software (Concur). Consequently, employees that fail to cancel hotel rooms can be easily identified – reinforcing their responsibility for their travel arrangements – and the reconciliation process is significantly easier. Google also integrated with data enrichment company Itelya, which acts as a middleware organisation between HRS and Citi, to provide enriched data verification and data export processes relating to financial transactions for hotel bookings.

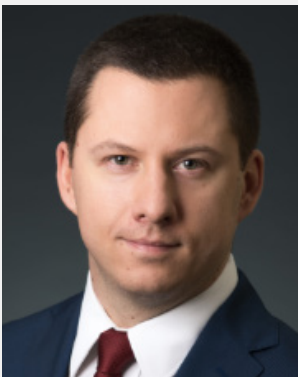
Best practice and innovation

Google has created an end-to-end travel, payment and expenses reporting solution that has made it easier for employees to book hotel rooms, while ensuring the company is getting the benefit of increased spend on its card programme to maximise rebate.

"As Jetset use increases – the goal is 50% of employee hotel bookings by 2021 – a greater proportion of spend will automatically be booked using Citi cards in some form, creating a virtuous circle, that will improve compliance and grow our rebate," explains Andrew Miller, Services Delivery Manager - Treasury.

Key benefits

- Saving almost US\$25,000 in WorldPay fees.
- Process efficiencies freeing up staff for more value-added tasks.
- Reconciliation difficulties eliminated.



Google's vision was to simplify and streamline the end-to-end travel experience of their employees, from hotel booking to payment and expense reconciliation. The company started by developing its own mobile application called Jetset. However, problems emerged when reservations were cancelled or there were "no show" charges to be processed. This caused reconciliation and policy compliance challenges, so we integrated our virtual card solution with Jetset and supported Google through close collaboration with key stakeholders to deliver a true end-to-end solution for the Google traveller.

Lukasz Wroblewski, Sales Account Manager, Commercial Cards EMEA, Citi, TTS

in partnership with



Google is a leading internet company, with headquarters in Mountain View, California and offices all over the world. In 2019, it reported revenues of US\$162bn.