

## Client case study

# Enhancing staff well-being and streamlining expense reporting with Commercial Card programs



### About National University of Singapore (NUS)

The National University of Singapore (NUS) is Singapore's flagship university, which offers a global approach to education, research and entrepreneurship, with a focus on Asian perspectives and expertise.

### Client objectives

- Ease of Doing Business
- Payment Optimization / Centralization

### Product used



Payments: Commercial Cards

### Business challenge

With global ambitions and a rapidly growing workforce of academic staff and administration personnel, the National University of Singapore (NUS) was in need of a corporate credit card program that would solve three issues.

The first was to heighten employee well-being so that staff would not have to pay out of pocket for work-related travel and entertainment and then have to wait weeks to be reimbursed.

The second issue was to ease the burden of reporting monthly expenses – an obligation that could be potentially arduous both for staff as well as the university's finance department if stacks of paper receipts from cash payments were involved.

Last, the university wanted a way to help increase levels of adherence to its spending guidelines and purchasing policy throughout the organization – a goal that was hard to achieve with cash and spending on personal credit cards as part of the process.

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We wanted to minimize employees' pain with their own cash but we also wanted better management and control of expenses, with the ability to monitor real-time card spending, in short, we wanted an ultimate solution."

Eujin Liew  
Senior Manager, Corporate Card Administrator  
NUS

## Why NUS chose Citi

Working with Citibank, NUS opted for a corporate credit card program to meet its objectives. Taking advantage of the high degree of customization and flexibility available through Citi's corporate card programs, NUS opted for three distinct credit cards to offer its employees.

The Corporate Purchasing Card (CPC) is issued to department and faculty buyers who have to make business-to-business transactions and purchases, such as postage expenses, subscriptions, catering and office supplies.

For academic staff attending international conferences and other staff who have to travel, the university offers a Corporate Travel Card (CTC), which has the same benefits and spending limits as the CPC but can also

be used for travel and entertainment, such as restaurant meals, and hotel and rental-car bills.

Last year, NUS introduced a Citi virtual card, which can only be used for online purchases. In contrast to the two physical cards in NUS's program, which can take 10 days to issue from the time of approval by a head of department, the virtual card can be issued almost instantaneously, if required.

The virtual cards are also highly customizable, with cards carrying expiry dates of set lengths – sometimes as short as a few days. Unlike the physical cards, which are limited to one per eligible employee, multiple virtual cards can be issued to a given employee, each with a different and specific purpose.



Simplified process for the University and staff to manage expenses and facilitate spend analysis



Single payment solution – university pays card bills directly to bank instead of multiple payments to suppliers and merchants



Enhanced control throughout the purchasing and payment process (e.g., spending limits, MCC restrictions)



Increase efficiency through integration with Concur which auto-populates card expenses and allows direct import into employee expense report



Employee satisfaction – eliminates use of personal credit card/cash and related manual reimbursement process



Increase in number of card holders

## Results

Since 2018, NUS's corporate card program has grown vigorously, with the total number of active cards rising from 627 to 1,225 in just four years. The university currently has more than 1,600 active physical cards in its program, not including virtual cards.

For employees, having the support of the university's financial resources for business expenses rather than being out of pocket for up to a month at a time has been a game changer, says Liew. But he also says that the cards program has reduced the time they have to spend filing monthly expenses by about 10 percent on average.

For the university administration, meanwhile, the large-scale adoption of corporate cards has streamlined the process of controlling and monitoring spending. For one thing, placing spending limits on each card ensures that nobody within the organization runs up unexpected expenses. For another, redirecting staff spending away from cash and personal cards to the corporate card program provides the finance department with real-time, accurate information.

With fraud prevention top of mind for any organization, Liew says that its program with Citi has helped the university, as well as all staff members eligible to have a card, adhere to best practices in terms of guidelines and policy. "The program acts as a set of guardrails against fraud," says Liew.



With the addition last year of virtual cards, Liew says that the next phase is to enable staff members to install them on their mobile devices, which will add a new dimension of flexibility. As for the physical cards, the university still officially allows employees to use cash for purchases. But with the program's success, Liew foresees the time in the not-too-distant future when NUS moves all work-related spending to Citi's corporate cards program.

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