



Client case study

Shell: How reimagining the application process for corporate cards paid off in productivity



About Shell

Shell is an international energy company that aims to meet the world's growing need for more and cleaner energy solutions in ways that are economically, environmentally and socially responsible.

Client objective

- Ease of Doing Business

Product used



Payments: Commercial Cards

Business challenge

Last year, global energy and petrochemical company Shell wanted to examine the application process for its employee credit card program as part of its commitment to drive deeper productivity and efficiency gains within its organization.

The energy giant had partnered with Citi to provide staff in more than 50 countries with a corporate credit card to facilitate travel and expenses as well as to make small-ticket purchases for work-related items, such as office supplies and courier services. But, with about 50,000 cards issued under the program, Shell wanted to improve the time it took – 38 minutes on average – to process each new application.

Among several bottlenecks they faced, Shell's employees had to apply for the cards through an internal department based in the Philippines – in many cases, providing physical documents as part of the application process. Once approved, they had to repeat many of the same steps within CitiManager®, Citi's card management and application portal. After Citi obtained the required documentation, the card application would then be approved again by Shell in CitiManager before being processed by Citi.

“

For the card application process, we acknowledged that the existing process took a lot of time when it came for us to review the card applications that we received from the different Shell employees across the globe. We wanted to reimagine the entire process.”

Roberto Ramos Jr.
Global Corporate Cards Program Lead, Manila
Shell



Why Shell chose Citi

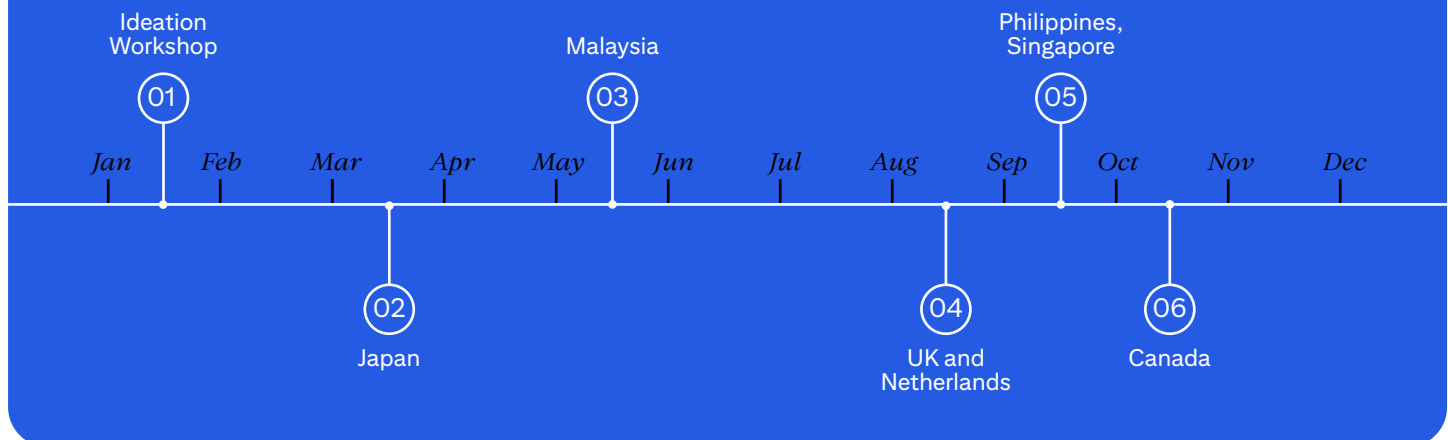
Shell and Citi organized a workshop in January – with service and process experts from Citi, as well as Shell staff from operations, process management and client experience – to identify opportunities for productivity gains. Among the findings, the multidisciplinary team found multiple duplications in the application process, including applicants having to upload the same documents twice.

The workshop also uncovered inefficiencies and delays in the application process due to all the different local country requirements. Updates or changes to the

requirements in a given jurisdiction placed an additional burden on Shell’s Manila analysts, who already had their hands full from the volume of applications.

The workshop concluded after three days with a decision to leverage a newly created digital capability for uploading scanned documents on the CitiManager website. Allowing card applicants to upload digital documents and credentials directly to CitiManager paved the way toward Shell streamlining the process by eliminating its own internal applications platform.

Timeline for rolling out the new applications program



Results

The immediate gains from re-engineering the application process were substantial, including reductions in time. The application review and approval by the Shell team is down from an average of 38 minutes to just six and a half.

Within the card-processing team in Manila, analysts now spend more time assisting Shell employees who need specific help with their applications. That, says Ramos Jr., has meant a shift from processing activities to more problem-solving activities requiring deep work. “From an employee value proposition, it’s now a much more compelling job,” he says.

The changing nature of work within a lean card-processing team translates to better service for card applicants, which feeds into employee well-being and satisfaction. Added to that, applicants benefit from a quicker and more streamlined process: the total time between card application and card approval has fallen while the number of manual clicks required by each staff member applying for a card has fallen by about one-third.

Behind many of these organization-wide productivity gains is the development of a specific module within the CitiManager application tool that allows clients to upload their documents directly to the portal for

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Results continued

verification. The new functionality is possible thanks to Citi's commitment to invest in digital capabilities in different countries to encourage digital applications. Citi also keeps its portal up to date with all the latest application requirements.*

What drove the deeper change is the digitalization effort around the Citi tool, and the support provided to its clients with dedicated training on how to implement and utilize the digital capabilities.

For Shell, the shift in remit has not only stripped out duplication of processes but has also led to a clearer division of roles and responsibilities. "Instead of us downloading the documents that employees give us and then uploading them ourselves in the CitiManager platform, the applicants can do it directly so we are not involved anymore," explains Ramos Jr.

In March, the reimagined applications process was tested in Japan and then in Malaysia in May. With successful results, Shell has since rolled it out to markets such as the UK, the Netherlands, Singapore, the Philippines, and Canada.

RJ Laguardia, Process Manager – Employee Expenditure at Shell, says that the experience of rethinking the applications process with Citi has left him and his colleagues emboldened to continue deepening the productivity drive. "I'm encouraged to have more of these types of engagements with Citi where, instead of talking about issues, we talk about gaps in the process," he says. "It's all about being more proactive in terms of driving a world-class card program."



Shell's corporate card program is among the largest programs that Citi operates with about

50,000
active cardholders across
50 countries



Redesigning the applications process led to an

83 percent
efficiency gain in application
processing times



Manual clicks carried out by Shell staff applying for cards have fallen by about

one-third

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* CitiManager supports card programs in 100 markets globally.

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