

INNOVATION FOR CARD PROGRAM MANAGEMENT

Trends, Best Practices & Outcomes - Driving Spend Leverage, New Revenue Streams and ROI from Card Programs

Leading organizations are leveraging TCG Card Program Management services and expertise to evolve their program from a fragmented, reactive, administrative function to an integrated proactive strategic initiative.

Traditional program administration has either been:



- A. "Bundled in" as part of a Card contract, creating little incentive other than to manage the bare basics
- OR-
- B. Managed internally on a shared basis with only partially defined roles & responsibilities within departments having limited specific expertise

Best in Class Programs now manage Card using a fundamentally different approach:

- ✓ Prioritize Card as a high significance revenue generation and workflow efficiency initiative
- ✓ Engage TCG's subject matter and management experts for global program management
- ✓ Actively manage Card in alignment with broader travel and expense program strategic integration and oversight

Outcomes and benefits include:

- ✓ Significant incremental spend driven through card – increased rebates, higher rebate tiers – which can then self-fund multiple initiatives
- ✓ Streamlined process & workflows - reduced administrative burden & overlap
- ✓ Program assessment & benchmarking – identification & implementation roadmap - spend gaps, product mix impacts and opportunities (P Card, Meeting Card, etc.)
- ✓ Integrated Travel, Card, & Expense reporting
- ✓ Optimize speed to pay workflows – earn additional rebate incentives
- ✓ Effective reconciliation process - reduced late fee charges due to missed closure windows – millions on an annual basis in some cases
- ✓ Align card to broader Travel Program delivery – drive enhanced user acceptance
- ✓ Reduced fraud costs due to active monitoring / deactivation protocols
- ✓ Active monitoring and reporting of bypass spend not using approved channels and contracted rates
- ✓ Reporting on spend outside policy
- ✓ Effective new card holder onboarding – issuance, training
- ✓ Rigorous dunning management process - reduced cardholder late payments/charges