

Optimizing Corporate Card Rebates and Customer Service: Tips that Improve Amounts and Number of Kudos

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1. How can training promote expanded usage of travel credit card? Please focus on internal and external training approaches.

Training cardholders on the proper use and benefits of travel cards can definitely expand their usage. When cardholders understand what is expected of them, they will know when and where the travel card should be used. Internal training and consistent communication can reinforce your organization's policies, drive compliance and increase usage.

Training plays a critical part in expand usage of travel cards. The content of the training is best focused on two benefits 1) Cardholder benefit for the usage of the card and 2) Review of Universities policies governing the use of travel card. This will help to reinforce and promote the benefits of a travel card.

Card issuers also provide training tools such as communication templates; web-based training and user guides to help organizations and cardholders to better manage their programs and expand usage. It's always best to have a multi-faceted approach because everyone learns differently. Using different methods of training and communication allows universities to reach as many cardholders as possible.

Most issuing banks will offer several modes of external training to include:

Onsite Training: On campuses or at our offices face to face.

Webinar Sessions: Webinar sessions facilitate dispersed staff training, enabling users to see and hear about the program systems in real time through the Internet; examples of Webinar session topics include reallocation through the Card Management module and the benefits of the card program

Train-the-Trainer: Hands-on training and customizable support materials such as guides and job aids

Online tutorials: A built-in component within online tools covers all card management functions for Program Administrators.

Initial and periodic training should include:

- Policies and procedures are important to letting employees understand where and how to use the card. Make policy and procedures available on campus website.
- Updates and expanded use of cards and spend limits. Quick reference instructions, quick reference guide – make it mobile.
- Require initial and refresher training.
- Utilize online testing.

2. What are some approaches to sharing rebates and incentives to help promote more spend on travel credit cards?

- Let departments earn a portion of your rebate based on their own card spend. Being able to receive a reward will incent them to use the card.
- Could base % of rebate paid to equal % of travel card usage on corporate program vs. personal card.
- Add Card as a line item on P&L. Use a GL account for Card spend and rebate.
- Implement policy to require Travel Card use to get reimbursed.

3. What creative marketing campaigns have you seen work both with and outside the university to promote usage of the travel credit card?

- Conduct a vendor fair for cardholders
- Point T&E program in a new direction & use a compass as a logo. List of benefits to the cardholder
 - i. Acceptance
 - ii. Ease of use
 - iii. Track and manage expenditures
 - iv. Control features
- Some universities have used newsletters that feature "success stories" highlighting the achievements of individual departments.
- Others have used email campaigns to remind cardholders of their usage policies, guidelines and program goals.
- Many universities use intranets or websites to drive compliance and usage, directly linking them with travel booking and expense management tools.

- The issuing banks have very creative marketing department that can provide material that just need to be distributed on campus. These can include banner ads on internet sites, posters, tent cards, paper ads, newsletters, email blasts. These are standard marketing collateral that is developed for all industry and may just need to be tweaked for University audience or your specific school.

4. How do you capture more travel related spend on innovative card solutions?

- Use declining balance cards instead of cash advance & for spend budgeted to travel – can be set to expire when balance reaches zero or on a specified date.
- Corporate billing account card – used for booked travel for students
- Analyze your reimbursement data to find frequent travelers and push Travel Card to them.
- There are many innovative card solutions that all issuing banks offer. They can range from declining balances to ghost cards to prepaid cards to single use cards.
- Another creative option is a managed spend card that can be used by student organizations or athletic departments. The cards can be issued to individuals with a predefined balance. As travel-related expenses are applied, the available balance declines.
- Another example are single use cards for specific project use or conference coordination where the expense will not be recurring but you need controls to ensure that only the card is used for specific merchants for specific amounts. Another option is an event planner card that can be used for specific meeting or event expenses from board meetings to graduation ceremonies without exceeding budgets.
- These solutions add more security, control and visibility to payments that traditionally have relied upon checks, cash and very cumbersome reimbursement processes.

5. What are the pros and cons to a one card (travel/purchasing) to generate higher spend levels?

Pros:

- The most significant pro for one card would be a consolidation of spend and therefore buying power to reach a higher tier of rebate.

- One card to carry
- Lessen chance of wrong card used, where MCC is shared
- One card allows universities to manage both travel and purchasing programs together on one platform. This works especially well when travel and procurement expenses are managed by the same team within a university.
- One card program managers can set up accounts, run reports, update financial systems, and more with a single program management tool.
- For employees who travel and make purchases, they only need to be issued a single card. Similarly, those only needing travel functionality can do so without having any purchasing capabilities.
- One card solutions tend to work best for organizations with a large portion of their staff that make both travel and general purchases. If your cardholders tend to focus on one type of expenditure over another, separate solutions may be a better option.
- Combining travel and procurement programs into a single program, from a single issuer, allows universities to not only expand overall spend but increase revenue sharing opportunities as well.

Cons:

- The most significant con would be the loss of MCC blocking granularity as purchase and travel expense tend to have different policies governing their use.
- Extra steps in process to segregate Travel/Purchase
- Harder to manage MCCs (use as a differentiator) between Travel/Purchase