

Shell: Global Cards Programme Lowers Out-of-Pocket Spend and Improves Compliance

Shell is a global group of energy and petrochemicals companies with around 93,000 employees in more than 90 countries and territories.

The challenge

Shell wanted to ensure that all cardholders using its global cards programme followed its travel and expense policy, including spend only for corporate use. It wanted to make sure that cardholders submit expense claims and reduce – and audit – out-of-pocket spend. It also wanted to track the programme against pre-defined metrics so that it delivered expected efficiency gains.

The solution

Through the selection of Citi as a single card provider Shell was able to construct a consistent global travel policy in line with capabilities of its partners. A key aspect in the successful rollout of the travel policy was getting the process mandated which could then be enforced through the support of Citi systems.

Shell used Citi's system infrastructure to implement global file feeds to Shell's expense management systems which automatically populated expense claims for cardholders. As a result, Shell can audit out-of-pocket claims against card claims through its expense management system and refer possible fraudulent activity or deviations to a central team for review. In addition, Shell worked with Citi to implement a streamlined credit limit allocation model based on cardholder travel needs and was underpinned by a consistent Merchant Category Code blocks to ensure a appropriate profile settings. Citi's fraud prevention systems provides a underlying level of monitoring of cardholder and client spend patterns to identify unusual activity.

As programme evolves the central programme administrator team together with Citi regularly reviews the applied controls and new tools to help evaluate the performance.

The result

Due to the introduction of a global card programme – and a clear monitoring processes for out-of-pocket spend – out-of-pocket expenses now account for just 5% of total spend: which is much less than peer companies and significantly lower than before the programme launched.

The controls implemented as part of the solution have resulted in Shell having fraud rates that are lower than peer companies that work with Citi. More than 55,000 expenses claims are processed monthly; over 80,000 employees (85% of all Shell employees) can now access the system; and 50,000 of these – across 30 countries – are cardholders.

Citi Transaction Services
www.transactionservices.citi.com

© 2012 Citibank, N.A. All rights reserved. Citi and Arc Design is a service mark of Citigroup Inc., used and registered throughout the world. The information and materials contained in these pages, and the terms, conditions, and descriptions that appear, are subject to change. Not all products and services are available in all geographic areas. Your eligibility for particular products and services is subject to final determination by Citi and/or its affiliates. Any unauthorised use, duplication or disclosure is prohibited by law and may result in prosecution. Citibank, N.A. is incorporated with limited liability under the National Bank Act of the U.S.A. and has its head office at 399 Park Avenue, New York, NY 10043, U.S.A. Citibank, N.A. London branch is registered in the UK at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, under No.BR001018, and is authorised and regulated by the Financial Services Authority. VAT No. GB 429 6256 29. Ultimately owned by Citi Inc., New York, U.S.A.