

# Shell: Facilitating the Smooth Expansion of Cards Programme with Citi

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 expand its existing global programme into even more far reaching markets. Shell's commitment to expanding the programme means that it is usually the first client to launch new markets. Consequently, a number of challenges must be overcome, including identifying and meeting new documentation requirements for each new country, identifying and implementing individual cardholder application identity checks, implementing Citi's online application process and testing transactional information files.

## The solution

Citi and Shell work together to expand the card programme, using in-depth face-to-face post-implementation reviews to analyse each aspect of implementation. Clear communication is essential to ensure that all parties receive updates on project status and can assemble the required resources

and address potential problems. The creation of a project documentation library has enabled the quick and easy sharing of project information.

Prior to implementation, a detailed review of each new country is carried out to identify the differences and similarities to existing programmes so that risks and challenges can be understood: each implementation benefits from the experience of the preceding ones. By fully understanding the launch requirements, the expectations of card applicants can be effectively managed and mistakes avoided.

Adding new entities in existing markets is straightforward given familiarity with processes and applicants' expectations. Shell has worked with Citi to unify on-boarding documentation and terminology to deliver a common message when creating the settings for new additions to the programme.

## The result

With the past year, Shell has successfully launched into multiple new markets including Egypt, Pakistan and Nigeria and has expanded its programme in existing markets by adding new legal entities. An important part of this success comes from the teamwork approach adopted by Shell and Citi, with information sharing, from weekly action list trackers to MCC and global transaction codes, forming a crucial part of project documentation.

The lessons from each implementation are reviewed by Shell and Citi separately before a joint working party agrees how they should be incorporated into project plans and guides. Every change is tracked to ensure it delivers the expected improvement.