A Corporate Charge Card programme streamlines your procurement process, delivering significant financial and administrative benefits to your business and colleagues.

- Your finance team will have access to enhanced data capture and automated reconciliation processes.
- The card offers business protection and helps cardholders keep their personal and business expenses separate.
- It can be used to make purchases in person, over the Internet and by phone or fax.

By providing a consolidated view of colleague spending on travel and entertainment, you’ll have better transparency and control over where company money is being spent, which suppliers are being used most frequently and where savings can be achieved.

Your commercial and operational benefits

- Expense claim processing efficiencies – automated capture and coding of the colleague transaction information.
- Wealth of management information – enhancing transparency for all of your colleague business spend.
- Supplier spend savings – use the MI generated from your programme to conduct structured price negotiations with your preferred suppliers.
- Reduced cost of capital – with up to 59 days’ interest free credit on Sterling purchases.
- Expense compliance – monitor and analyse your colleagues business spend with suppliers.
- Cardholder control – ensuring business spend is in line with your risk and governance policies.
- Reconciliation efficiencies – tailored reports that integrate with your accounting and expense management software systems.

Your colleague benefits

- Segregation of business and personal expenses – automated expense report streamlining the reconciliation process.
- Simplified expense claim process – through online expense authorisations.
- Travel inconvenience assistance – provided at no extra cost including medical and legal referral. (Does not provide cover for cancellation / medical expenses).
- Online access to card account – real time transaction visibility and online account statements.
Streamline your expense administration

Your cardholders, authorisers and programme administrators can view, edit and authorise expense claim forms as well as the ability to include ‘out of pocket’ expenses.

The transaction data can then be coded using your cost centre, GL and bespoke internal codes before exporting it into your accounting or expense management software. Significant time savings can be achieved by your colleagues and Finance teams.

Understanding your programme

Six key reports give your business access to enhanced management information on your programme structure as well as your overall business and supplier expenditure:

- **Cardholder profile report**
  Detailing their accounts, authorisations and allocation values.

- **Merchant report**
  Detailing a summary of all transactions per selected merchants.

- **User profile report**
  List of pertinent data for selected cardholders including approver and security profiles.

- **Statutory VAT report**
  Accredited tax invoice detail for transactions that are categorised as ‘evidence’ and ‘non-evidence’ for VAT reclaim.

- **User audit report**
  List of modifications administered per ‘cardholder’.

- **Transaction report**
  Detailing a summary of all transactions per ‘cardholder’.

Tariff

For pricing details, please visit:

[lloydsbank.com/termsandconditions](http://lloydsbank.com/termsandconditions)

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Contact your relationship manager

Visit [lloydsbank.com/commercialbanking](http://lloydsbank.com/commercialbanking)

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk).

Important information

Your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.


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