

Helping City of Bradford Metropolitan District Council streamline its corporate card programme

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5th

largest city council
in England



150

Switching 150 cards to fully-
branded Corporate Cards



1,040

hours per annum,
estimated average time saving

Lloyds Bank Commercial Card solutions have helped City of Bradford Metropolitan District Council streamline its corporate cards programme and maximise efficiencies.

When City of Bradford Metropolitan District Council put out a tender for a new Commercial Cards partner, we provided them with bespoke solutions and a smooth implementation process.

Streamlining processes

City of Bradford Metropolitan District Council is the fifth largest city council in England, responsible for delivering the majority of government services to the people of the City of Bradford. It currently uses a mix of 'embedded/virtual' Commercial Cards with regular suppliers and 'physical' cards, held by staff members who need to make day-to-day purchases.

Not only did the council need a solution which could help it manage current card use, it wanted to grow card usage to help maximise efficiencies and benefits, such as rebates under the Crown Commercial Services **RM3828** Payment Solutions Framework Agreement.

"We're seeing a huge demand for corporate cards at the moment," says Kerry Bailey, Strategic P2P Manager within the Finance, IT and Procurement Service at City of Bradford Metropolitan District Council. "But we weren't in a position to increase our programme without improving our processes and making them more automated. Lloyds Bank really understood what we were looking for and had some great ideas for how we could streamline our processes."

Quick implementation

After successfully winning the further competition exercise in August 2020, we were able to have all new programmes up and running by October, following a period of implementation. As well as switching over 150 cards to fully-branded Corporate Cards, we provided a bespoke Commercial Cards Data Management platform to manage the coding and processing of transactions made by staff. This system has significantly eased the workload of the council's Procure to Pay team, saving them an estimated 20 hours a week.

"Our old reviewing process was very time consuming and we wanted to automate it as much as possible to reduce admin work," says Kerry Bailey. "Lloyds Bank's solution has been able to help us work much more efficiently and put us in a position to increase the programme by using cards to pay more suppliers."

We also delivered a Virtual Card platform which supports the control, approval and reconciliation of 'central' spend, where the purchase is completed by someone office-based.

"Moving card schemes does not need to be complicated," says Richard Lambert, Senior Client Development Manager, Lloyds Bank. "By fully understanding the council's requirements and challenges, we were able to go beyond replacing like-for-like and suggest solutions which can reduce administrative burdens and offer real value."



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Moving card schemes does not need to be complicated.



RICHARD LAMBERT
Senior Client Development Manager,
Lloyds Bank

Comprehensive training

A key aspect of ensuring the council's transition to our products went as smoothly as possible was the comprehensive training we provide at every step of the process.

"We have taken the council's team step by step through an implementation process involving the new systems, with training to understand how to manage and maintain the cards, as well as understanding how to maximise their effectiveness," says Richard Lambert.

"We worked closely with the team at the council to ensure they were a key part of the build and that the system is very much 'theirs'."

Kerry Bailey said: "We were incredibly well supported by Lloyds Bank during the whole process. We had one-to-one training delivered in bite-sized chunks with an incredibly knowledgeable trainer, which worked really well for us. Now we're up and running with the system and things are business as usual, we know we can get in contact with the team at Lloyds Bank if we need any support."



"Rolling out the new system during lockdown brought extra challenges, for example actually getting the new cards to team members who were largely working remotely. But everything actually moved very quickly and smoothly."

Looking to the future

In 2021, the council plans to increase its Corporate Cards programme in two key areas. Firstly there's significant demand for physical cards across the authority as departments try to reduce cash usage. And secondly, it wants to increase usage of embedded cards to help maximise rebates and really streamline processes.

"We're working with Lloyds Bank to review spending and see where we can make further improvements," says Kerry. "And we're looking forward to building the relationship in the future."

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