

# JBA's new card solution provides efficiencies and a more personal touch

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**Hands-on relationships, Lloyds Bank's focus on sustainability, and online technology were key factors in Yorkshire-based JBA Consulting's decision to switch to a new Commercial Cards solution.**

Founded in 1995, JBA Consulting is an engineering and environmental consultancy based in Skipton, North Yorkshire. Specialising in flood risk management, the company is one of the largest employee-owned consultancies in the sector and part of the global JBA Group.

### **Sustainable relationships**

As a business firmly focused on environmental responsibility via projects across the world, working with a banking provider that shared similar values was an important part of the firm's decision to switch banks. Louise Perry, Group Finance Manager at JBA Consulting said, "We're heavily into sustainability so that was a key factor when assessing the market. We didn't feel we were getting the level of service we expected from our existing bank, so that was another deciding issue when we were considering new banking options."

Lloyds Bank's focus on sustainability and relationship-based approach proved to be the right combination for JBA, and the business switched in April 2021.

"The move went smoothly and was easy to manage," explains Louise. "The switching team were very approachable and, even though we onboarded during lockdown, the fact that everything could be done online made it really straightforward."

### **Easy-to-use cloud-based technology**

Having access to online capabilities and a cloud-based platform has provided significant benefit to JBA, says Louise: "With our previous bank, we had to have the software loaded onto every individual machine, and use separate plug-ins, which was particularly challenging when people weren't in the office. Now, we can access our banking services in the cloud, wherever we are and whenever we need to, which is definitely a bonus."

With the new relationship working well, JBA decided to review its Commercial Card requirements too. One of the aspects of the Lloyds Bank Commercial Cards solution that particularly appealed was the option to personalise its cards with the JBA brand.



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**LOUISE PERRY,**  
Group Finance Manager,  
JBA Consulting

### Benefits of personalisation

"Having cards that include our corporate logo and our own images makes them easily identifiable," says Louise. "When you've got a wallet full of cards, it's easy to pull out the wrong one and accidentally use that instead of our company card, which then means you've got to claim back expenses. We used to spend a lot of time chasing receipts." Not only can that mean individuals are out of pocket, but it can also increase paperwork for the business. Having an easily recognisable branded card reduces that risk.

It's not the only way this new card solution has cut down JBA's administrative burden. "By linking the cards with our expense partner, we've also been able to reduce paperwork and streamline processes," adds Louise.

### Efficiency and security gains

The ability to manage the company's cards through an online card management service, **Commercial Card Internet Servicing**, is key to this increased efficiency, and it allows the business greater control over card usage too. As JBA potentially looks to increase the number of cardholders, this will become an even more valuable tool, enabling the company to manage its cards and reconcile expenses more easily.

Another aspect that compelled JBA to switch is the degree of security the new solution provides, says Louise: "We're quite risk averse, so having controls like two-step authentication in place is really important to us." Online access and automated management information allows JBA to quickly and easily analyse and control employees' card spend. As the group considers adding new cardholders, additional options that allow administrators to set transaction limits can provide additional comfort.

### Responsive support

With JBA's new Commercial Card service firmly embedded, Louise is delighted with the results and with the banking relationship overall. "Lloyds Bank has provided a good package, combining an online platform that's easy to use and people who are approachable and responsive. The bank keeps us updated with any changes or systems issues that might affect us and the team are always on hand to support us."

Richard Lambert, Senior Client Development Manager, Commercial Cards, at Lloyds Bank, says: "We took time to understand exactly what JBA wanted and needed from its Commercial Cards. Once we got the green light, we moved quickly to onboard JBA, providing mocked-up concepts for its personalised cards. Within days, they were delivered and ready for the group to use."

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