



Employee Card and Spend Management System

Out of the Ordinary

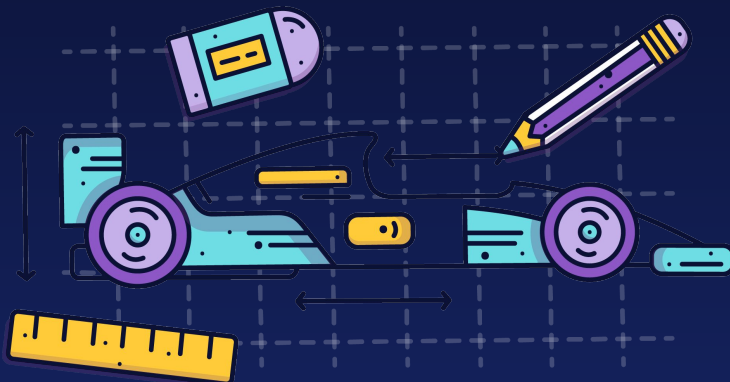
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Hello! 🙌
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The problem

- Management of company credit cards is a manual and time consuming process
 - Setting up allowable spend categories
 - Changing of card limits
 - Cancelling cards when employees leave the company
- Tracking spend against budget is in most cases an “afterthought”

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How it works

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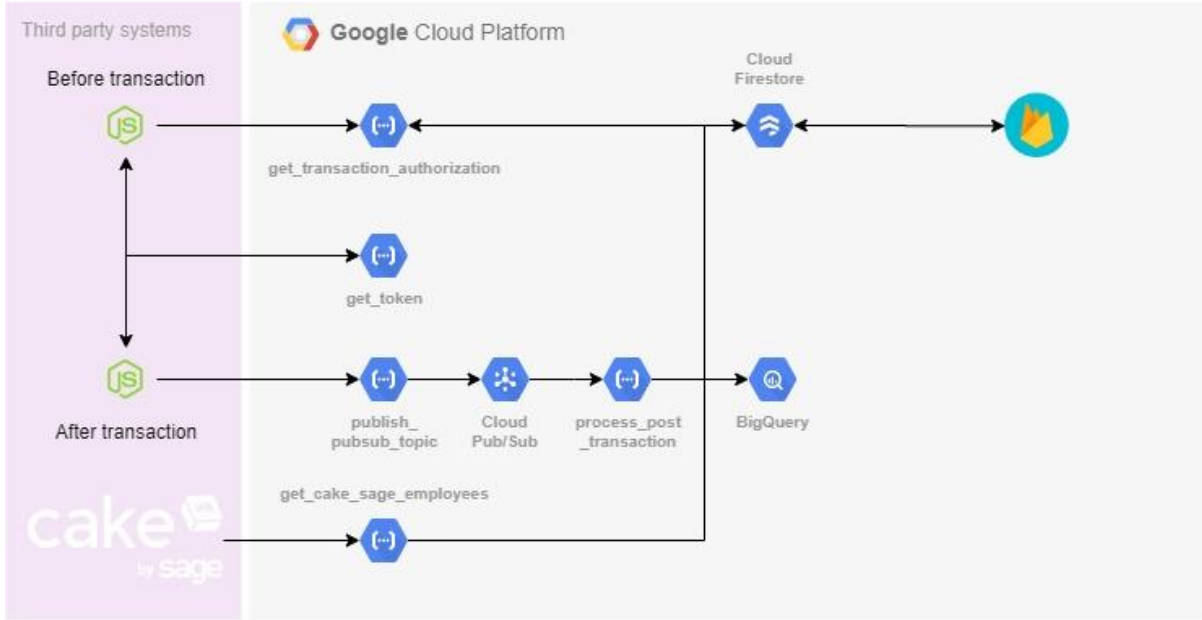
How it works

We've built a solution that integrates with SAGE HR and also makes use of Investec's programmable banking. The app has the following features

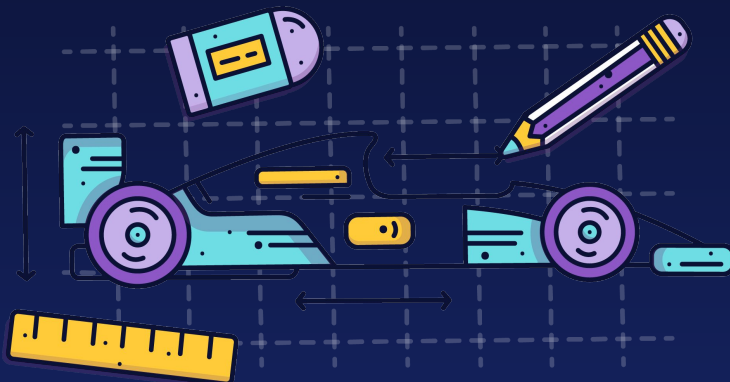
- Block transactions if an employee was “terminated” on the payroll system
- Set limits on the employee's card and automatically block transactions
 - Daily and monthly spend limits
 - Merchant group limits
 - Country group limits

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How it works



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Demo

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Challenges encountered

This project relies on the below data that is not programmatically accessible. It would be great if Investec could add this data to the Open API.

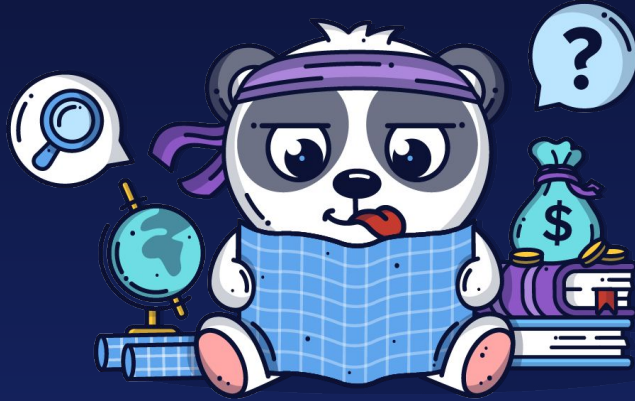
- Cards assigned to an Investec account/profile
- merchants.json
- country-codes.json

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Future enhancements

- Integrate with other payroll systems
- Add currency to the validations
- Add temporary employee spend logic to authorise once-off transactions and travel spend for a specified period
- Add an interface to update merchant and country category groups
- Build in spend reporting
- Integrate with accounting software/tools
- WhatsApp notifications on spend limits and balances

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Questions?

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