THE BUSINESS CARD PROGRAM HEALTH CHECK

Count your ticks. Two or more means a review is due.

Your business card program should make it easier to control spend, empower employees and give finance greater visibility, not create more admin. Work through the five signs below, then take the ten questions on page 2 into your next program review.

PART 1 · THE INDICATORS

SOUNDS FAMILIAR?

01	**You're running multiple cards and systems**	A charge card for the executives, a bank card for the office, prepaid for casual spenders and reimbursements for everyone else. Multiple processes, multiple reconciliations, no single view.	☐
02	**Basic tasks take days with the bank**	A new starter waits a fortnight for plastic. A limit change is a phone call. A departing employee's card stays live because cancelling it means a form.	☐
03	**You're still downloading, uploading and exporting**	If a human being touches a CSV between the card and the expense platform, the whole process runs at the speed of that human being.	☐
04	**Your money is sitting in accounts and wallets doing nothing**	Cash pre-loaded onto prepaid cards, floats held in wallets, or a security deposit against a facility. That is working capital you've chosen not to use.	☐
05	**You're not being rewarded on the spend you're already making**	Points and FX savings offset costs elsewhere in the business. Every dollar on a debit card, a prepaid card or a reimbursement earns you nothing.	☐

0–1 TICKS

Working well

Your program is supporting finance and employees effectively.

2–3 TICKS

A review is due

Clear opportunities to improve control, visibility or efficiency.

4–5 TICKS

Time for a rethink

It may be worth reassessing whether the program is still fit for purpose.

Continue your health check →

PART 2 · TAKE THIS AWAY

Ten questions for your next program review.

These work for any provider. Tick each one you can answer today.

- [ ] How many separate cards or spending systems are we running today?
- [ ] How long does a new starter wait for a card, and who has to be involved?
- [ ] Can we change a limit, freeze a card or restrict a merchant ourselves, today?
- [ ] Does anyone download or upload a file between the card and our expense platform?
- [ ] What happens when we add an entity, a site or twenty people next quarter?
- [ ] What is our true FX mark-up, and what did overseas spend cost us last year?
- [ ] How much of our spend earns nothing: debit, prepaid and reimbursements?
- [ ] How much cash is tied up in floats, pre-funded wallets or security deposits?
- [ ] How many days pass between a transaction and it being coded and approved?
- [ ] Could anyone here put the total annual cost of the program on one page?

Where to start

The questions you cannot answer today are the ones worth taking into your next review. They point to where visibility, control or cost is hiding.

Found some gaps?

Archa helps finance teams take greater control of business spend with smart corporate cards, flexible spend controls and real-time visibility.

Want to learn more? Speak to your ProSpend contact and ask for an introduction to Archa.

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