



A Leading Corporate Payments Organization

Our drive to be the preferred global payments provider

Complete Overview | May 2015

Landscape

Marketplace realities and our starting point

Vision and Customer Experiences

A new direction for solutions and offerings

Assessment

Capabilities, technology and architecture analysis

Roadmap

Initiatives and projects to deliver meaningful work

Organization, Resourcing, Next Steps

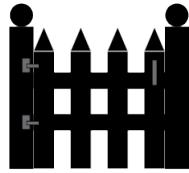
Moving the Blueprint forward





Starting Point

The marketplace is becoming increasingly complex



Barbarians at the Gate

The contest for B2B relationships is intensifying, reducing companies' traditional advantages



Insight is the New Currency

Data-driven insights are rapidly becoming a core capability



Everything is Illuminated

Successful companies embrace customer-centricity as a critical element of their business strategy



Agility at Scale

New market entrants can quickly react to changing customer needs and achieve innovation at scale

Our competitors are attempting to differentiate themselves from all angles, eroding core business components



New technology and innovations are reshaping the environment

We must
rethink

Prospect and Client
Data Collection



A virtual personal assistant that scans 100's of sources to deliver an aggregated one-page client synopsis to prepare for future meetings

Security and
Controls



A new approach to mobile payments that focuses on the convenience of a mobile device to control an existing physical card

Business Commerce
Networks



B2B payment platforms and business commerce networks are simplifying the buyer-supplier relationship and enabling real-time transactions

Business Models



A dynamic marketplace to connect buyers and suppliers using real-time location data and cashless transactions

Payment Vehicles



Tokenization and secure element storage used to enhance transactional security

And our clients are **demanding** we keep up

"The corporate card experience becomes more problematic at the global level, where the corporate card experience and fraud management across the globe falls short."

"In terms of product consistency, there isn't."

"There are just too many errors on basic activities and it falls to us to follow up or (worse) notify you"

"They have all the data. They should be providing insights and recommendations, particularly around cost savings, fraud."

"They've never come to me with an idea about how to help me save money... The value-add is non-existent."



“ We don't manufacture anything. We don't even manufacture the physical cards anymore.

We manufacture
experiences.

We need to get this right.

- VP of Operations

A wide-angle photograph of a desert landscape under a bright blue sky with scattered white clouds. A two-lane asphalt road with dashed yellow center lines leads from the foreground into the distance. To the left, there's a fence line with utility poles. On the right, a massive, rugged rock formation rises prominently against the horizon. The terrain is a mix of dry, golden-brown grass and sparse desert shrubs.

The Horizon



We depart from steady ground but must be better positioned

Today, we deliver corporate card services and products inconsistently - losing speed and efficiency as customized and redundant processes are created.

We have depended on our traditional products and technologies, despite the payment industry's rapid evolution. Our clients have new expectations for meaningful experiences.

If we do not react, changing marketplace realities will allow competitors to charge past.

“ We need a voice in the market. Our customers don’t know what we think about the future or what we offer.

To steer forward requires speed, agility, and innovation

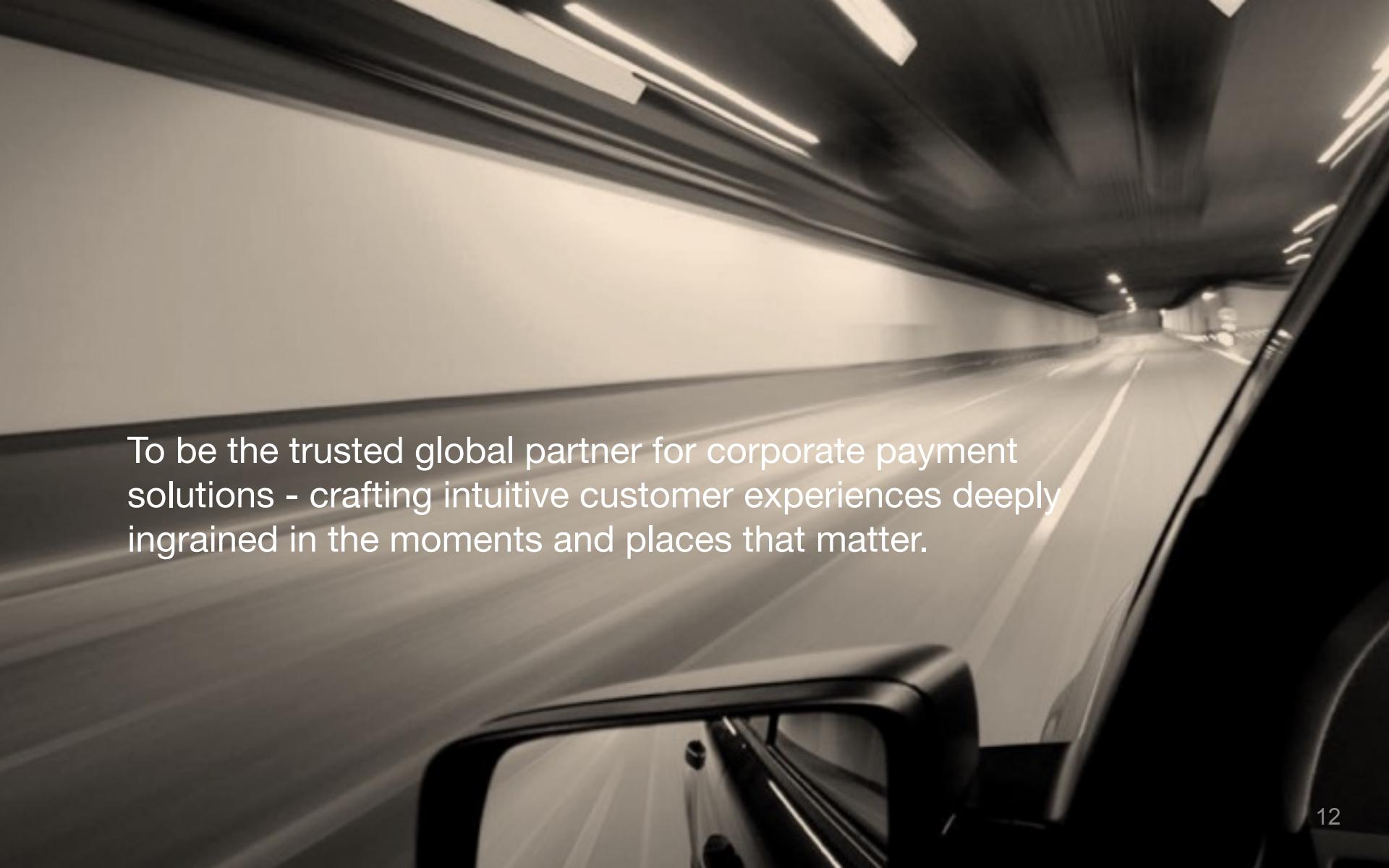
Looking ahead, we must adapt – providing solutions that solve customer challenges when and where needed.

Our offerings should be frictionless, be automated, and promote growth beyond the card. We need to radically transform the way we operate to drive global standardization and scalability.

Remaining a market leader is not enough... we must aspire to be more.



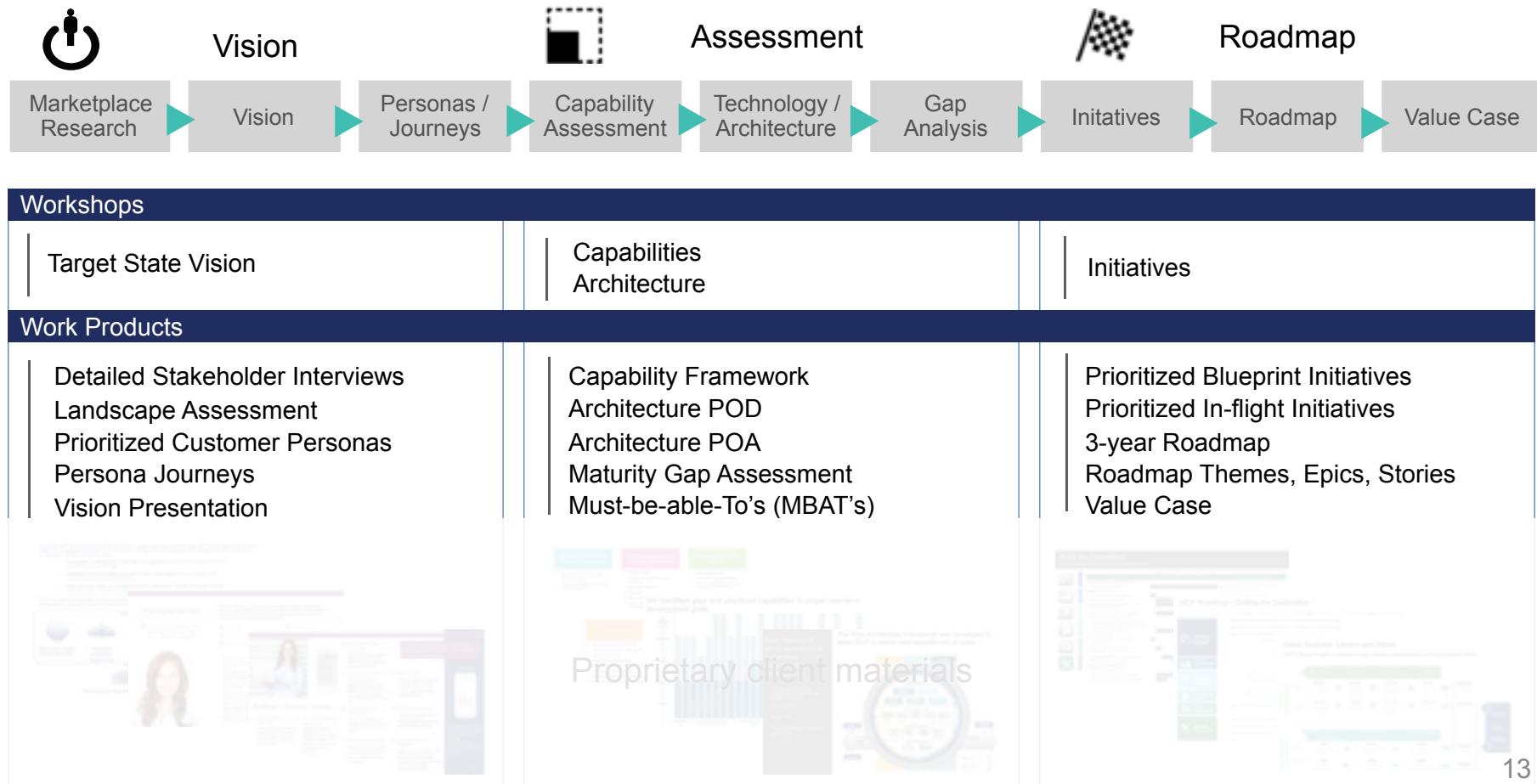
“Act bigger and faster in achieving global consistency



To be the trusted global partner for corporate payment solutions - crafting intuitive customer experiences deeply ingrained in the moments and places that matter.

Blueprint Synopsis:

A systematic plan of attack starts with the customer, assesses our capabilities, and defines initiatives and benefits to bring journey experiences to market.



A Change in
Direction





The Blueprint effort calls for a different mindset, approach, and most importantly, a focus on...

the customer

We will ask “**WHY**”



We will **PRIORITIZE** fresh design

We will challenge ourselves to think **BIG**...
and even **BIGGER**



Connecting actual relationships provides meaning to our work

Buyer	<i>Healthcare Solutions LLC</i>
Account Administrator	<i>Carlos, MedTech AG</i>
Business Traveler	<i>Kathryn, MedTech AG</i>
Executive Decision Maker	<i>Raj, Healthcare Solutions LLC</i>
Corporate Sales & AD	<i>Phillip & Jean, Sales/AD</i>
Trade Network	<i>Trade Network</i>
Partners	<i>Customer Servicing, Marketing</i>
Suppliers	<i>MedTech AG, others</i>
Others	<i>Procurement, AR, AP, Merchants</i>



The Mobile Exec

Raj, Decision Maker

“ Business is great, but I need to do more to reduce my expenses and manage volatility in the market.



Raj's role as the Chief Financial Officer (CFO) continues to expand beyond traditional finance functions (e.g., Procurement and AP). As the main decision maker for his company, Raj increasingly must look for more creative and comprehensive cash management solutions. He is an excellent negotiator and has a keen focus on the long-term implications of any decision.

61 years old

8 Years in Current Role

Late adopter of technology

Middle Market

Information Technology

US

Key Goals

- Wants to expand his involvement in strategic company decisions around Procurement, AP, and Treasury functions
- Wants to maximize float, DPO, rebate, and cash flow opportunities
- Needs increased visibility and control of the company's cash flow, liquidity, and financial risks
- Needs to maintain bank relationships, negotiate contracts, and pay suppliers
- Wants to rethink the buyer - supplier relationship to increase his leverage and cut costs
- Needs common data formats for integration / upload / download
- Wants to reduce costs and improve internal processes

RoadBlocks

- Changing regulatory requirements for capital, liquidity, standardization, and cross-border transactions
- Lack of trained resources to manage changing payment processes
- Limited access to additional credit
- Competing payment methods for B2B payments (Check, ACH, Wire, EDI, petty cash) with no roadmap for standardization
- Poor data quality and standardization issues decreases the accuracy of forecasts
- Difficulty enforcing policies due to volatile business demands
- Competing investment priorities across the organization



Raj | Decision Maker

1 | The Cash Dilemma

Raj needs a partner that can help resolve cash and payment needs. Parlaying his existing corporate card relationship might be a start...

Proprietary client materials

2 | Can We Help?

Raj phones his servicing professional and receives a link to try the **Commerce Concierge** after sharing his dilemma. Jean, in account development, is notified in her app and sets up a virtual meeting with Raj.

Proprietary client materials

3 | A Bright Idea

The company can offer more convenient lending options than the market and the **transaction-level** pricing is compelling. With his **information auto-filled**, Raj instantly clicks to apply for new credit and is approved... enjoying **simplified contracting** and **seamless on boarding**.

4 | Great Service on the Go

Raj loves the **global view** of his entire portfolio across travel & expenses and B2B spend. **Real-time dashboards** and a virtual assistant help him self-service his account. **Forums** keep him in the loop with other similar companies.

5 | Live Concierge

Jean is able to monitor Raj's actions and issues via information exchange. With this increased visibility, she is able to offer new and tailored products.

I need a trusted partner with whom I can innovate and unlock new possibilities.

6 | Show me the Money!

Raj opens the **Trade Network**, an in-network B2B marketplace, and is recommended additional suppliers to meet his expanding global needs. He can use **AnyPay** functionality for cross-border payment.

7 | Real Insights Straight to my App

Based on the **actionable insights and recommendations** from the Trade Network, which include compare and contrast tools, Raj is able to negotiate more competitive contracts.

8 | Armed and Ready

Raj is thrilled that the Commerce Concierge has given him the insights required to better grow his business and has removed complexity in his financing and cash-flow processes.

Commerce Concierge

Proprietary client materials

A guided experience providing everything that a payments decision maker needs.

The concierge can locate suppliers, identify additional sources of cash, and find new suppliers.

The Go-Getter

Phillip, Sales

“ For me, every sales opportunity is a puzzle to solve - and an opportunity to help a potential client grow.



Phillip prides himself on trying to understand each lead's industry and business model before contacting them. He is methodical and highly motivated to hit his targets, not only to progress to larger clients, but to also provide for his growing family.



33 years old



3 years in current position



Early adopter of technology



International



Healthcare



US

Key Goals

- Wants aggregated and insightful research prior to calling or meeting with new leads
- Needs to understand his client's needs to offer best-fit products
- Wants to be empowered with market-demanded product offerings and the ability to customize to a client's needs
- Wants to surpass sales targets
- Needs to be able to address client issues and questions quickly
- Needs to be able to set-up and onboard new clients quickly

RoadBlocks

- Information is scattered in different applications, and he has to go to so many places to get the “big picture”
- Struggles to capture new spend clients due to the increasing competitive landscape
- New leads are unaware of the company's offerings and the value provided by products outside of corporate cards
- Lack of process to incorporate client feedback into the product development lifecycle

The Steady Guide

Jean, Account Development

“ I’m proud that my clients look to me to help them make their businesses as successful as they can be.



Jean has a very positive outlook on life and business. Her client relationships are strong, but she sometimes struggles to manage her multiple clients and make each one of them feel valued and supported. Jean finds that customers increasingly expect better, more innovative solutions, and feels held back by the lack of her company’s offerings on hand.

52 years old

10 years in current position

Knowledgeable about latest business technology trends

International

Healthcare

US

Key Goals

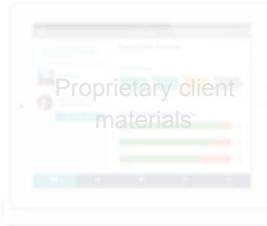
- Wants to be empowered with market-demanded product offerings and the ability to customize to a client’s needs
- Wants to expand her client relationships to include more senior and strategic contacts
- Needs to be able to action client issues and questions quickly
- Wants to provide additional value added services to show her commitment
- Needs to be able to express the future vision of payments
- Wants to better balance high-touch client relationships with self-service capabilities
- Wants to identify areas for her clients to grow and globalize

RoadBlocks

- Increased competition from commercial banks who leverage their treasury relationships
- Lack of data analytics to understand a client’s needs and recommended actions
- Does not understand who to call to resolve global issues
- Limited implementation and AD resources in smaller markets as companies globalize

1 | Automatic Insights

Phillip uses the Digital Office **Account Insight Tool** to access prioritized prospects with **enhanced lead data**.



2 | Try Before you Buy

Phillip creates a **customized sales package** for Raj, a top prospect. **Try-before-you-buy** visualizations help Raj see how new products would benefit his business.

3 | A Friendly Check-In

After comparing **benchmark prospect data**, Phillip sends Raj an insight modeling app.

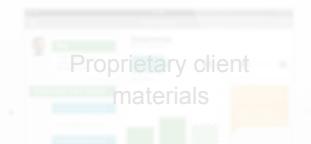
Phillip | Sales Jean | AD



4 | Reach Out & Build Trust

Phillip follows up with Raj and impresses him with targeted recommendations. Phillip discovers a business need that could fuel enhancements - and he **notifies Jean and product development teams**.

We need to attract, service and nurture our clients, providing strategic value as their trusted advisor.



5 | On-the-Spot Closing

In a virtual meeting, Phillip walks Raj through specialized reports. Pleased with the trial solution, Raj applies through the Commerce Concierge and is approved in real-time.

8 | Insights-Driven Action Plan

An **integrated customer view** allows Jean to help Raj to validate new suppliers from the Trade Network.

9 | Empowered Strategic Advice

Both Phillip and Jean use the **coaching tool** in the Digital Office to become better client advocates.

10 | Success All Around!

Jean and Phillip are helping their clients grow in new ways. **Realigned incentives** reward them for success in new measures.

The Digital Office



An automation-enhanced single source of sales and account tools to foster a continuous client relationship from opportunity identification to service and growth expansion.

The Multi–Tasker

Carlos, Account Administrator

“ I can get bogged down in the complexities of all I have to manage, and I get lost in the constant shift of technology.



Carlos is good at his job but struggles with managing the growing relationship for his company. He always seems to be one step behind and needs to begin taking a more strategic view to his responsibilities.

36 years old

New to current position

Early adopter of technology

International

Healthcare

EMEA

Key Goals

- Wants easy-to-use, automated, and integrated systems to setup and service users
- Needs visibility into card member spend data and reporting instantaneously
- Needs the ability to evaluate current spending habits of employees and apply best-fit product
- Needs to ensure company policies and controls are met by employees
- Wants customized reports and services that make his job easier
- Wants recommendations and insights on how to improve his company's expenses
- Wants multi-language capabilities

RoadBlocks

- Continuous technology platform updates and performance issues
- Managing the complexity of multiple types of accounts
- Overwhelmed with the amount of data provided and unable to extract actionable insights from that data
- Time consuming processes for employee turnover
- High number of fraud and issue resolution activities

1 | New Job, No Problem

Carlos uses the **Service Steward**, a virtual program assistant solution, to help him handle his daily tasks. His company's financial, policy, and program information is pre-configured.

2 | Learning the Ropes

The Service Steward allows Carlos to **self-service his account, increase credit limits, and configure spend controls**.

3 | Working Smarter

The process to **reconcile and process employee expenses has been automated**, saving Carlos hours each week. He receives out-of-policy **transaction alerts** on his tablet and can appropriately take action.

4 | Expanding Company Operations

Interactive dialogue with the Service Steward allows Carlos apply for new lines of credit.

5 | Anticipatory Advice

Carlos has access to **consolidated views** of his global accounts and customizable dashboards. The Service Steward provides **recommendations** to save Carlos money and optimize cash flow.

I need a personalized solution, allowing me to work smarter, not harder.

6 | Any Pay

The **Trade Network** and **AnyPay** functionality allows Carlos to connect with new suppliers and pay across currencies with varying payment vehicles.

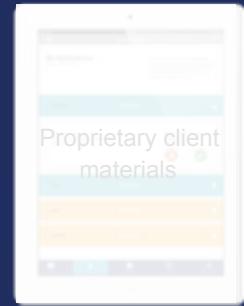
7 | A Seat at the Table

The **automation of repetitive tasks**, including issuing employee corporate cards, allows Carlos to focus on strategic initiatives.

8 | Role Evolution

Carlos can engage with his company's workforce, **collect card holder feedback**, and work to improve employee satisfaction.

The Service Steward



A platform of self-service tools to support employee expense controls, currency transfer, lending, and cash flow management.

Carlos | Account Administrator



The Digital Nomad

Kathryn, Business Traveler

“ I need to stay connected — to get my work done (and have fun!) — wherever I might be.



Kathryn is about to start a new job at an international pharmaceutical sales company. She outperformed her peers at her past company and has agreed to relocate for a new global sales opportunity. She values her time and grows frustrated with bureaucratic and arduous tasks.



30 years old



New to current position



Early adopter of technology



Global Client Group



Healthcare Industry



EMEA

Key Goals

- Wants an intuitive and hassle-free experience
- Wants to be connected and engaged while on the road
- Wants to be able to manage both personal and corporate accounts through a central system on any device
- Needs to be able to travel and host clients around the world
- Wants to enter information once, if any, and have the systems share/integrate her data
- Wants to be rewarded
- Wants to dispute charges easily and view the status of dispute resolution
- Needs proactive alerts and 24 X 7 availability of back-up emergency credit facility

RoadBlocks

- She spends a lot of time verifying information and checking payments ; she thinks there must be a better way
- As a new employee, she doesn't understand the company's policies and controls
- Lack of ability or lack of understanding on how to best self-service her account
- She is unclear how her corporate card can translate to personal benefits



Kathryn | Business Traveler

1 | A Jumpstart on a New Job

Kathryn registers her bring-your-own-device (BYOD) phone and her information is **pre-populated** in **The Key** - her personal connection to global mobility.

2 | The Journey Begins

She views her **consolidated travel itinerary** and The Key **notifies her of a change in her travel plan**. She is pushed a lounge pass to improve her travel experience.

5 | A Good Meal and a Happy Client

The Key's AroundMe feature **curates recommendations** for her that are in-network and in-policy.

6 | Easy Expense Tracking

After paying for the meal with her chip and PIN card, she is sent a notification to confirm the client attendees based on her calendar.

3 | Real-time Guidance, Over Coffee

The Key allows her to **connect with her co-workers** and **provides policy guidance** as she books a rental car.

4 | Great Service On-the-Go

The Key helps reduce fraudulent transactions and **alerts her to out-of-pattern activity** on her account. She is able to **verify transactions** and provide justification in real time.

7 | Stay on Track

Kathryn misplaces her physical card and is able to continue her travels without an issue using her **tokenized digital payment options**.

8 | A Task Made Simple

The Key has pre-populated her expense information, **simplifying the reconciliation and submission process**.

9 | Personal & Private Integration

Kathryn receives an offer for a new card and her information is **consolidated across her accounts**. She tracks toward a **personalized membership reward**.

I need to seamlessly connect to the world around me so that I can achieve my own intrinsic goals.

The Key



An intuitive personal experience that unifies spend, policies and controls, recommendations, social networking, and rewards.

With the customer in the driver's seat, we will power richer relationships by creating experiences with fresh design principles

Frictionless

- Digital Assistants
- Seamless Onboarding
- Quick Implementation
- Try Before You Buy
- Guided Self-Service

Insightful

- Curated Recommendations
- Prioritized Enhanced Leads
- Integrated Customer View
- Instant Rewards
- Benchmarking Analytics
- Sentiment Analysis
- Next Best Action



Automated

- Quick Approval
- Track My Spend
- Expense Automation
- Automated Resolution

Beyond the Card

- Digital Payments
- AnyPay Options
- Transactional Level Pricing
- Lending Beyond the Card
- Trade Network

Configured Experiences

Assessment

MIND THE GAP



Capabilities required to enable the customer journeys are organized into logical business domains

Designing and Governing Engaging Experiences

- Blueprint Governance and Communication
- Product Strategy, Development and Management

Creating and Deepening Customer Relationships

- Market Insight
- Marketing Operations and Execution
- Lead Management
- Client/Customer Setup
- Account Development
- Sales, Partner and Client Incentives

Developing Actionable Insights

- Data Management
- Information Transformation
- Internal and Partner Business Analytics and Reporting
- Client Analytics and Reporting
- Partner Integration

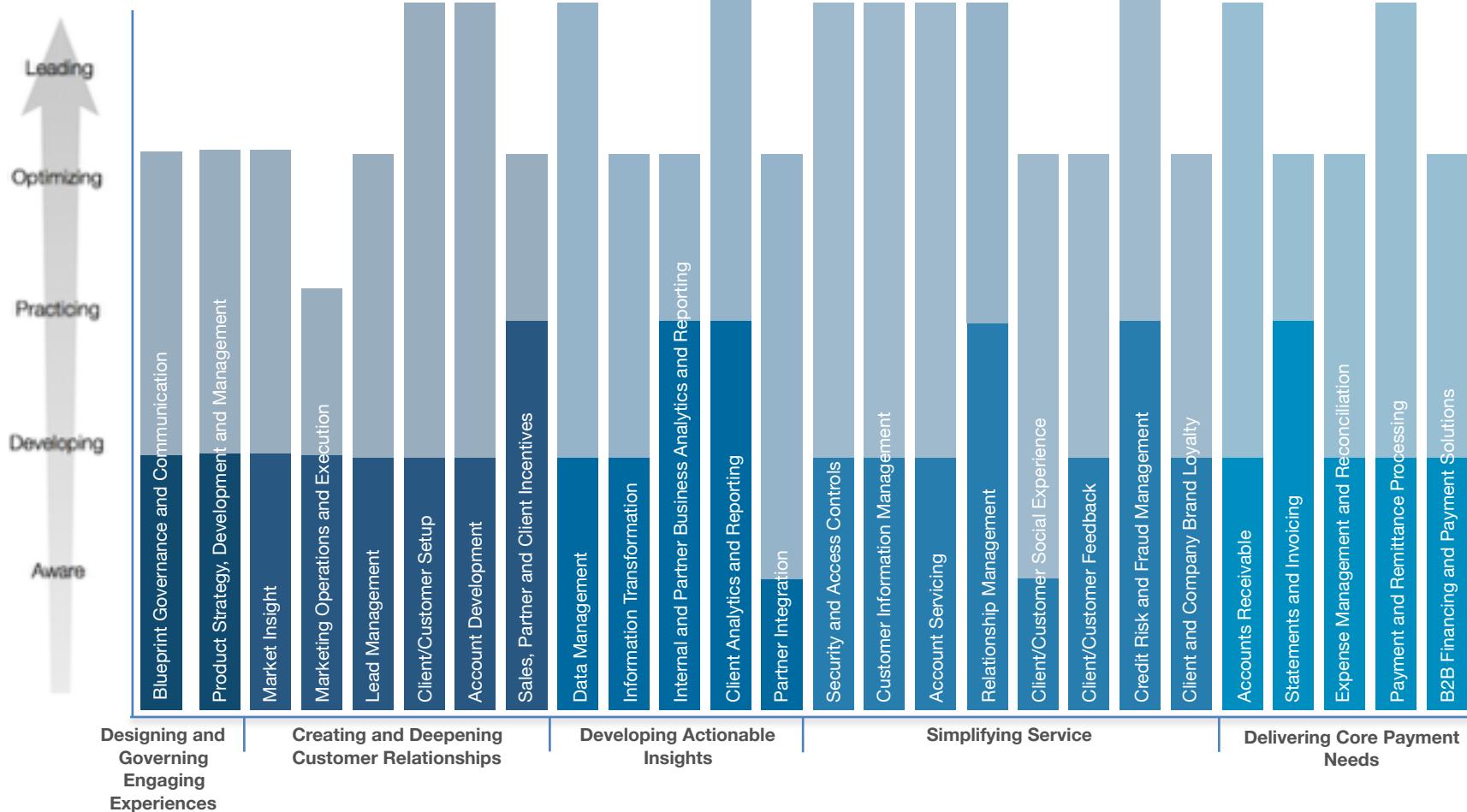
Simplifying Service

- Security and Access Controls
- Customer Information Management
- Account Servicing
- Relationship Management
- Client/Customer Social Experience
- Client/Customer Feedback
- Credit Risk and Fraud Management
- Client and Company Brand Loyalty

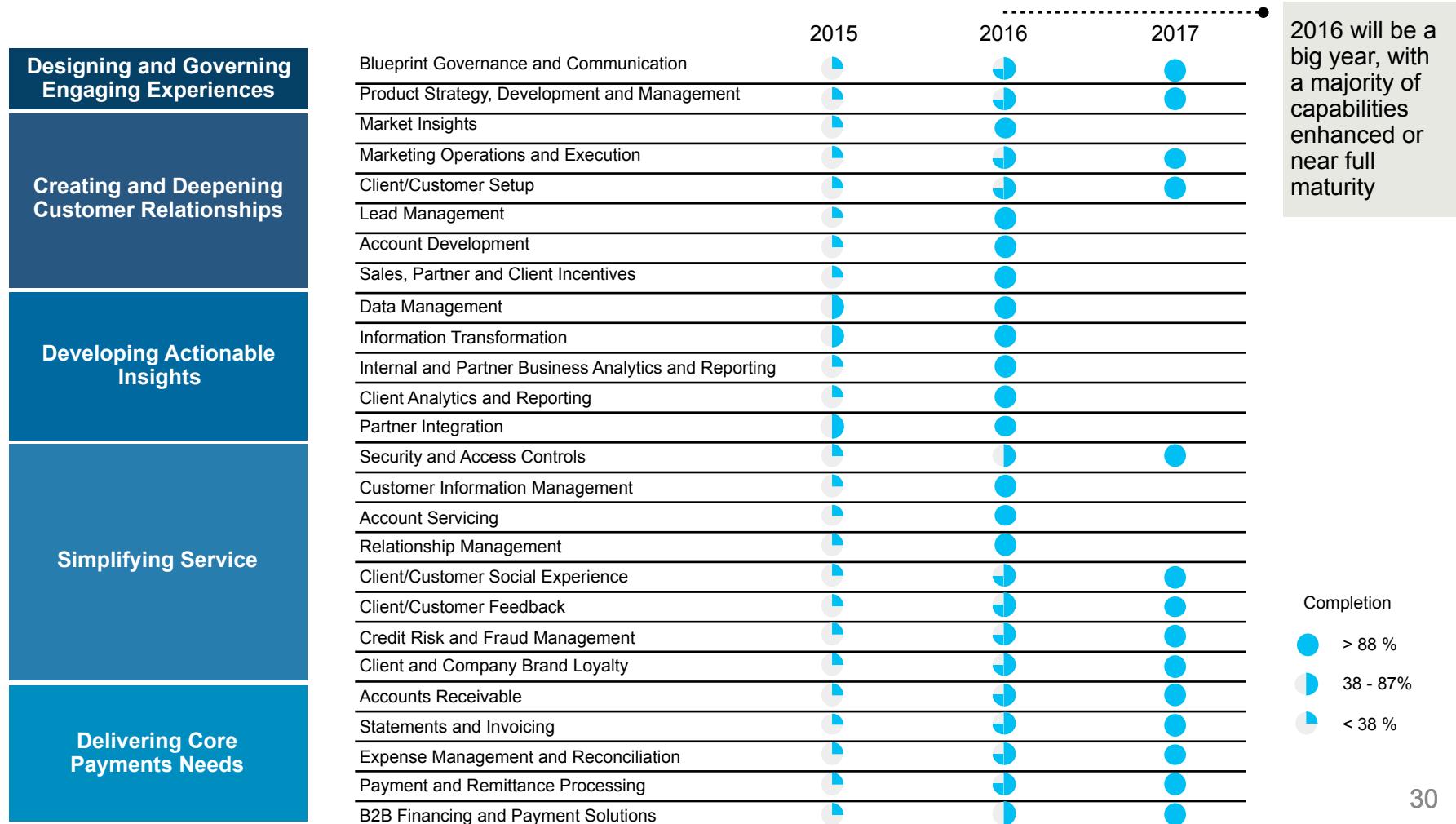
Delivering Core Payments Needs

- Accounts Receivable
- Statements and Invoicing
- Expense Management and Reconciliation
- Payment and Remittance Processing
- B2B Financing and Payment Solutions

We identified gaps and prioritized capabilities to propel near-term development goals

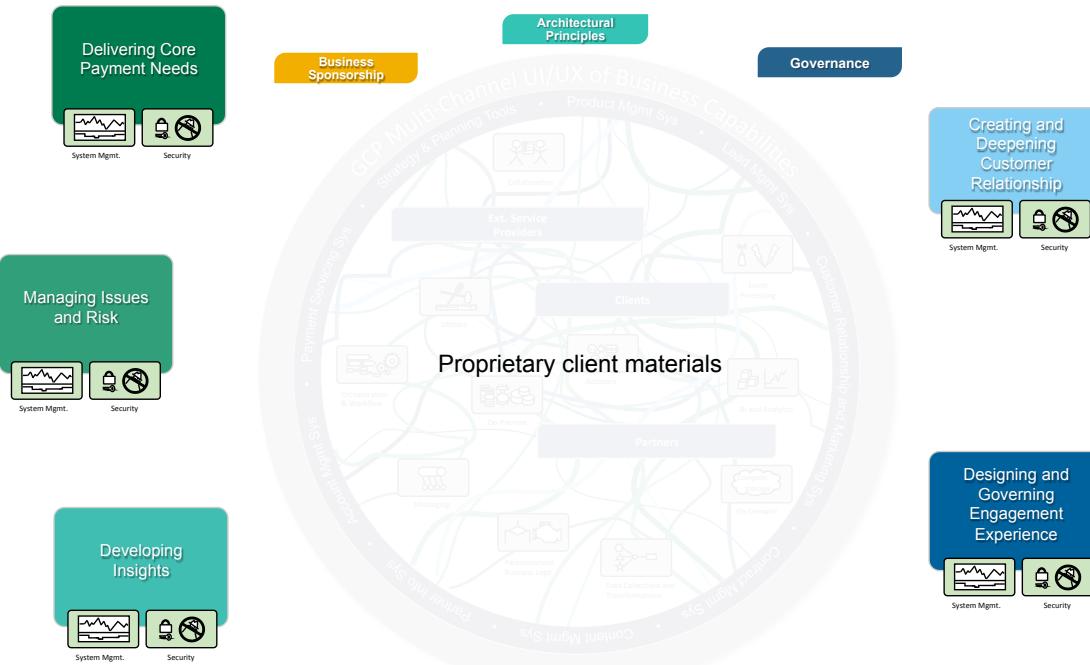


Capabilities will progress in maturity as the blueprint is rolled out



POD Architecture

Understanding that to successfully augment our capabilities and delivery best-in-class new solutions, our current architecture, technology, and governance needs an overhaul.



Investigation of our current architecture reveals

Point-to-Point construction
System and data redundancies
Lack of governance

POA Architecture Framework

An enhanced security model, data and service governance, partner and B2B integration and centralization of procedural and rule-based logic will help bring the envisioned commerce platform to reality.

Major migration of silo'ed applications to a multi-layer enterprise SOA architecture will

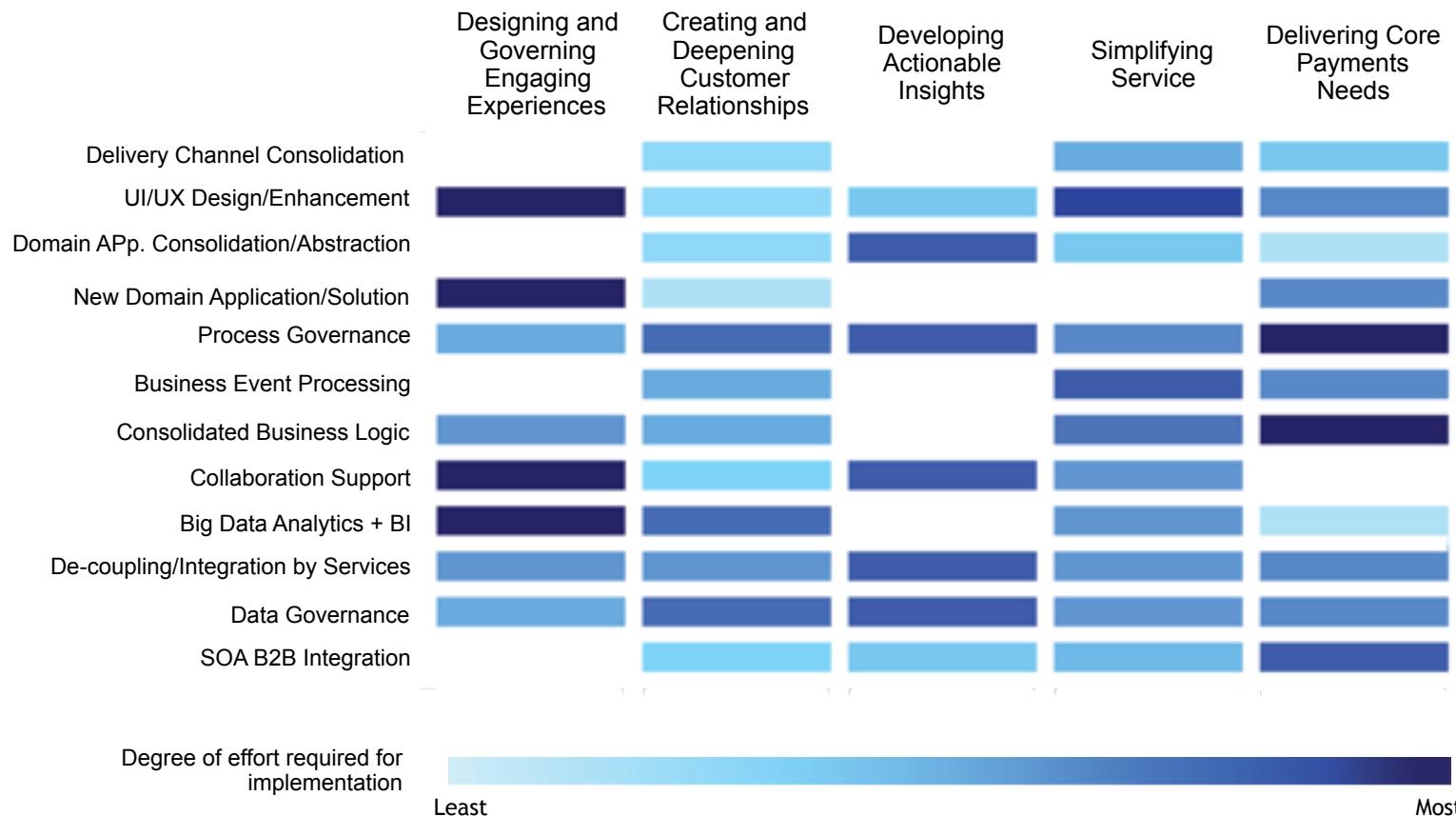
Deliver seamless user experiences across multiple delivery channels
Shorten Time to Market
Lower TCO

Expose competitive business capabilities



Architectural Implementation Assessment

Technical activities and the matrixed evaluation of capability priority and degree of effort inform our initiative planning for the Roadmap.



The Map



Roadmap Framework: Plotting our Course

To achieve the aspiration and deliver new customer experiences, the Blueprint lays out the key initiatives and epics over the next three years.

A framework for initiative planning incorporates input from customer experience priorities, assessments, in-flight projects and existing business and technology dependencies

6 Themes

Guiding principles for Blueprint experiences

39 Experiences

Overarching logical grouping of epics

53 Epics

Activities that enable experiences

1



Prioritization and timing is determined through the combination of a series of factors

- Ease of implementation and value
- Quick win / quick starts
- Resource constraints
- Existing in-flight investments

2



Epics are aligned to Experiences and project scrum team constructs are assigned to activate each of the customer journeys

3

Q1 - Q23

Functionality maturation is plotted quarterly as the Blueprint roadmap delivers upon experiences



Roadmap Framework Themes

Equipped with input from customer experience priorities, capability assessments, in-flight projects and existing business and technology dependencies - a framework for initiative planning unfolded





Anywhere, Anyplace, Anytime

Mobility is key.

Our customers are on-the-go and we must meet and exceed their needs - regardless of location, channel, and time - with intuitive solutions.

We have to design hallmark experiences that can be configured for our clients and replicable for the business across offerings.

This consistency will drive service excellence with a variety of technology offerings geared toward capitalizing on the growing digital world.

Internal roles related to sales and account servicing will evolve, drastically streamlining operations and optimizing every growth stage - from leads, conversion, servicing and growth.





Power Commercial Commerce

Ignite new vehicles to pay.

Challenging ourselves to explore an expanded definition of “payments” will open new avenues for growth.

For us to continue leading the charge in the payments market, our existing products must morph - driven by transaction, controls, and pricing enhancements. This also means solution flexibility in response to the diverse nature of global business and respective currencies and policies. Tokenization and automated workflows will help get the job done.

Our diversified offerings will also entice clients with options beyond the card... extending lending and connecting to trade networks.





Frictionless Customer Relationships

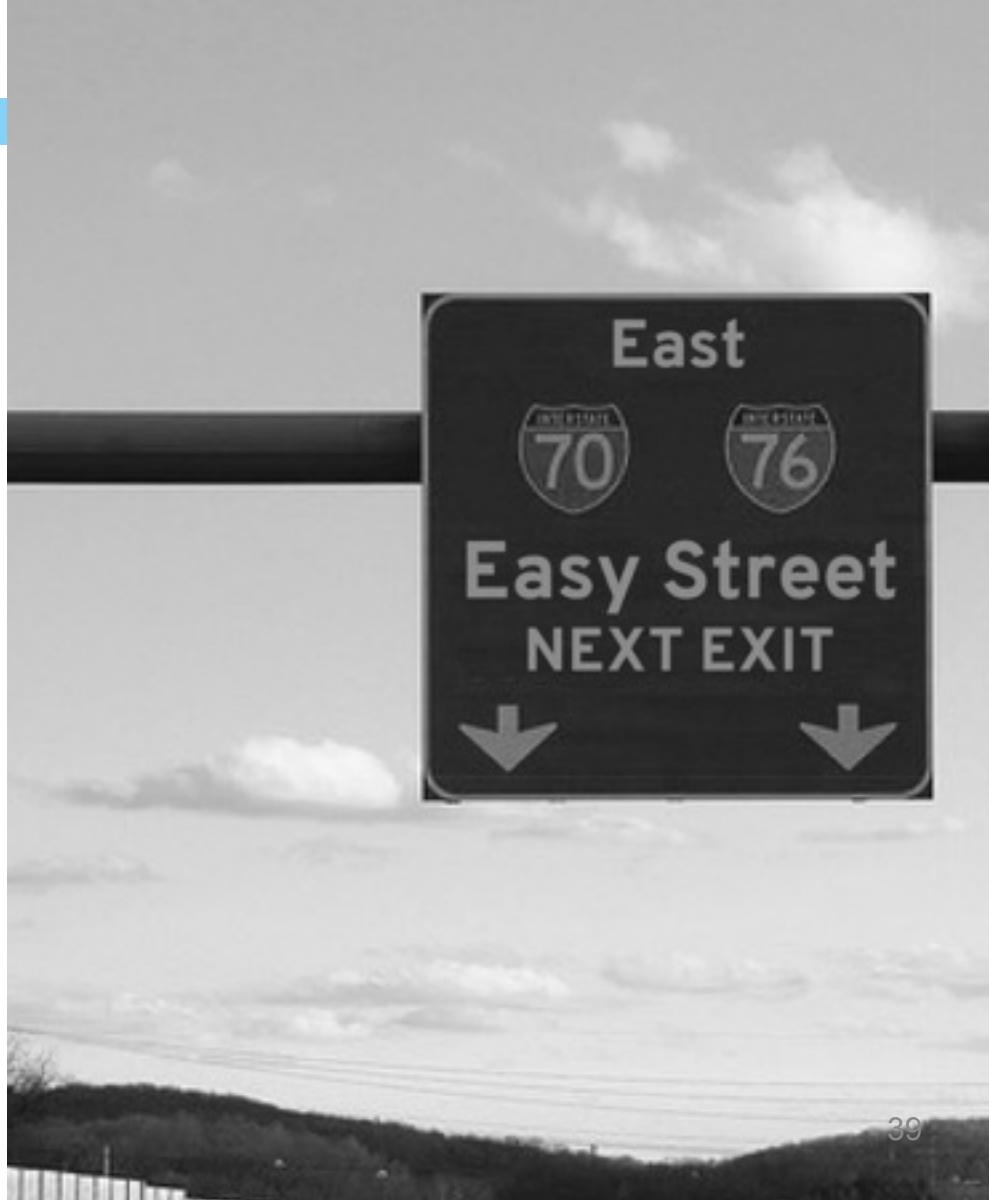
Make it unequivocally easy.

Interaction with our tools and offerings have to be seamless and intuitive for our customers every step of the way... evading any chance of friction.

We want to delight our customers and prospects from the first point of interaction, all the way through valuable relationship nurturing.

Onboarding to our suite of solutions can be automated and simplified. Historically cumbersome aspects of risk, fraud, and underwriting will be drastically improved. Streamlined API and platforms strengthen the underlying ecosystem.

These initiatives will help the company presence move from detectable to essential in the everyday lives of our customers.





Information is power.

Data is a two-way street. We need a robust understanding of our customers while enabling them to utilize insights to grow.

There is a wealth of enterprise knowledge that remains untapped by the company. Integrating every tidbit of information possible will help construct a holistic view of our customers and inform better solution development.

Information must be readily available whenever and wherever our clients warrant it. A convergence of multiple sources combining internal, external, and purchased third party data is undisputedly the way to make this happen. Our configured experiences must take advantage of these sources.





Deliver with Agility

Maneuver nimbly and quickly.

To navigate the curves and bumps ahead, we must be adaptive and responsive.

Plowing ahead with initiatives that focus on our products and organization is vital.

While maintaining an articulated plan for development should be prioritized, there is room (and need) for trial and error, too. Utilizing A/B testing, a sandbox, and preview/trial betas for clients will drive improvement.

Relentless focus on improvement can only happen by listening to our customers and the market. Forums, feedback, and sentiment will keep our path on the straight and narrow.





Build the Foundation

Start with the basic mechanics.

To squarely get out of the gate, we have to get the foundation right.

The road ahead is long and focusing first on the internal workings is critical to our success.

To focus first on a sound strategy that sustains the blueprint, our “pit crew” should be ready to go with solid process management and a sharp focus to stay ahead of the competitors.

The inner workings of our engine should be well-oiled to support growing digital and technology investments that harness data and provide quality insights.



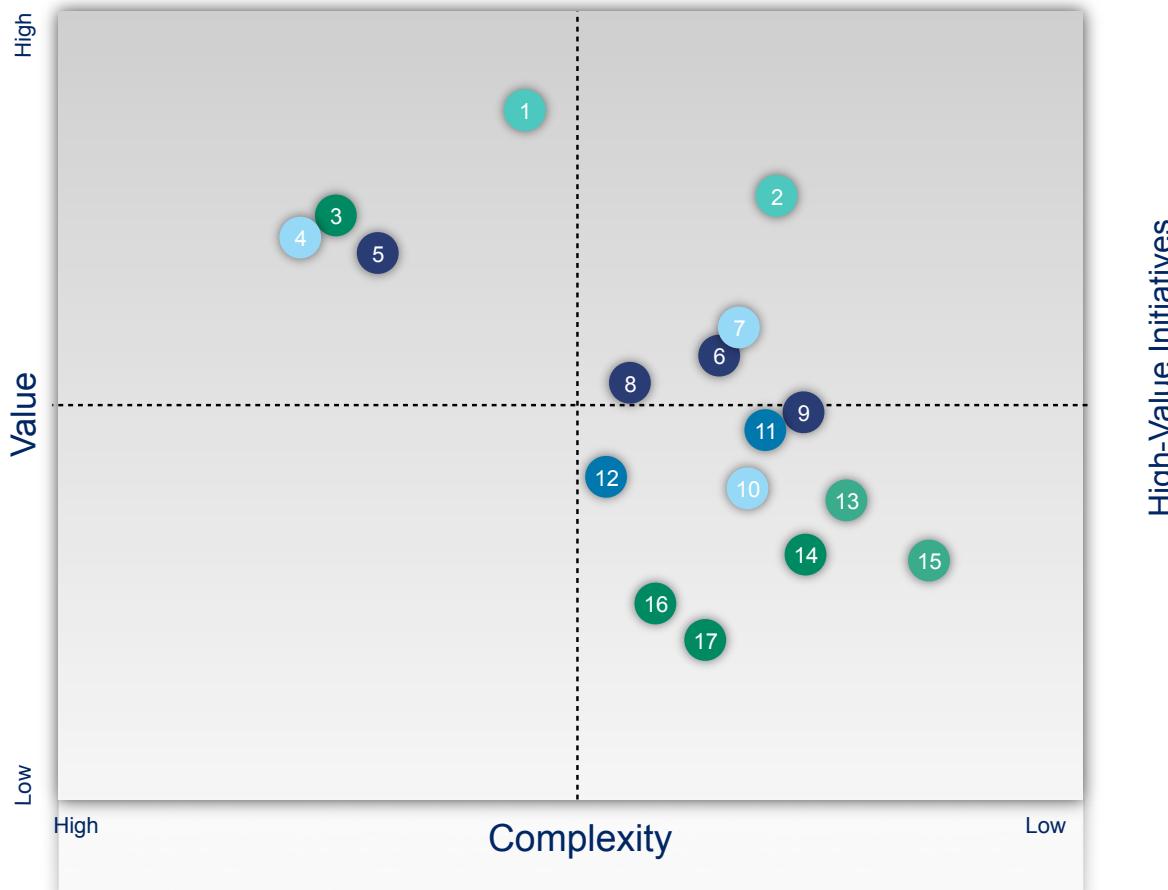
Initiative Prioritization

- Anywhere, Anyplace, Anytime
- Power Commercial Commerce

- Frictionless Customer Relationships
- Insights to Action

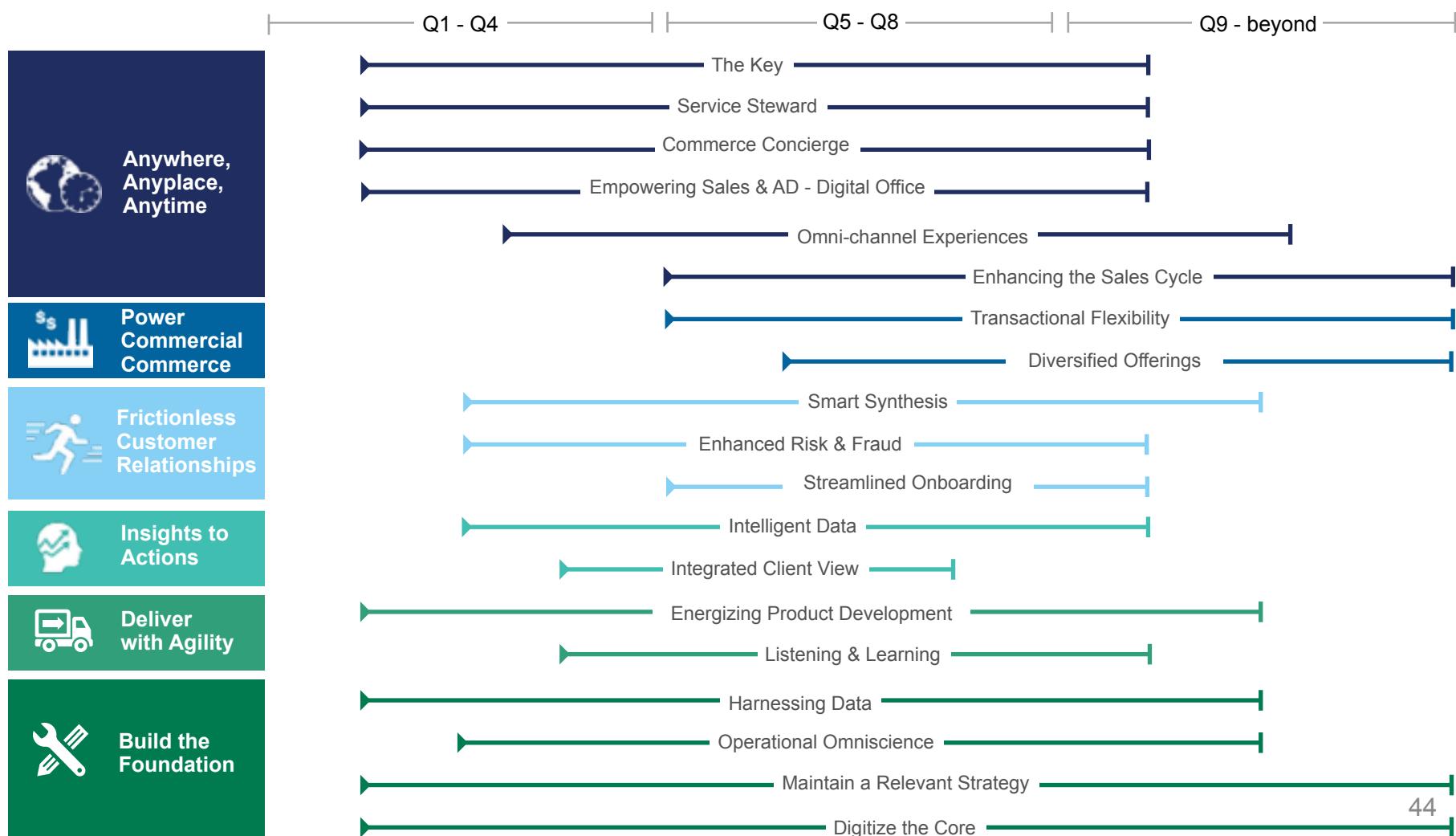
- Deliver with Agility
- Build the Foundation

The initiatives were assessed for value and complexity (quantitative and qualitative) to inform the roadmap



- High-Value Initiatives
- 1 Intelligent Data
 - 2 Integrated Client View
 - 3 Digitize the Core
 - 4 Smart Synthesis
 - 5 Digital Assistants
 - 6 Enhancing the Sales Cycle
 - 7 Streamlined Onboarding
 - 8 Empowering Sales and AD
 - 9 Omnichannel Experiences
 - 10 Enhanced Risk and Fraud
 - 11 Diversified Offerings
 - 12 Transactional Flexibility
 - 13 Listening and Learning
 - 14 Harnessing Data
 - 15 Energizing Product Development
 - 16 Operational Omnipresence
 - 17 Maintain a Relevant Strategy

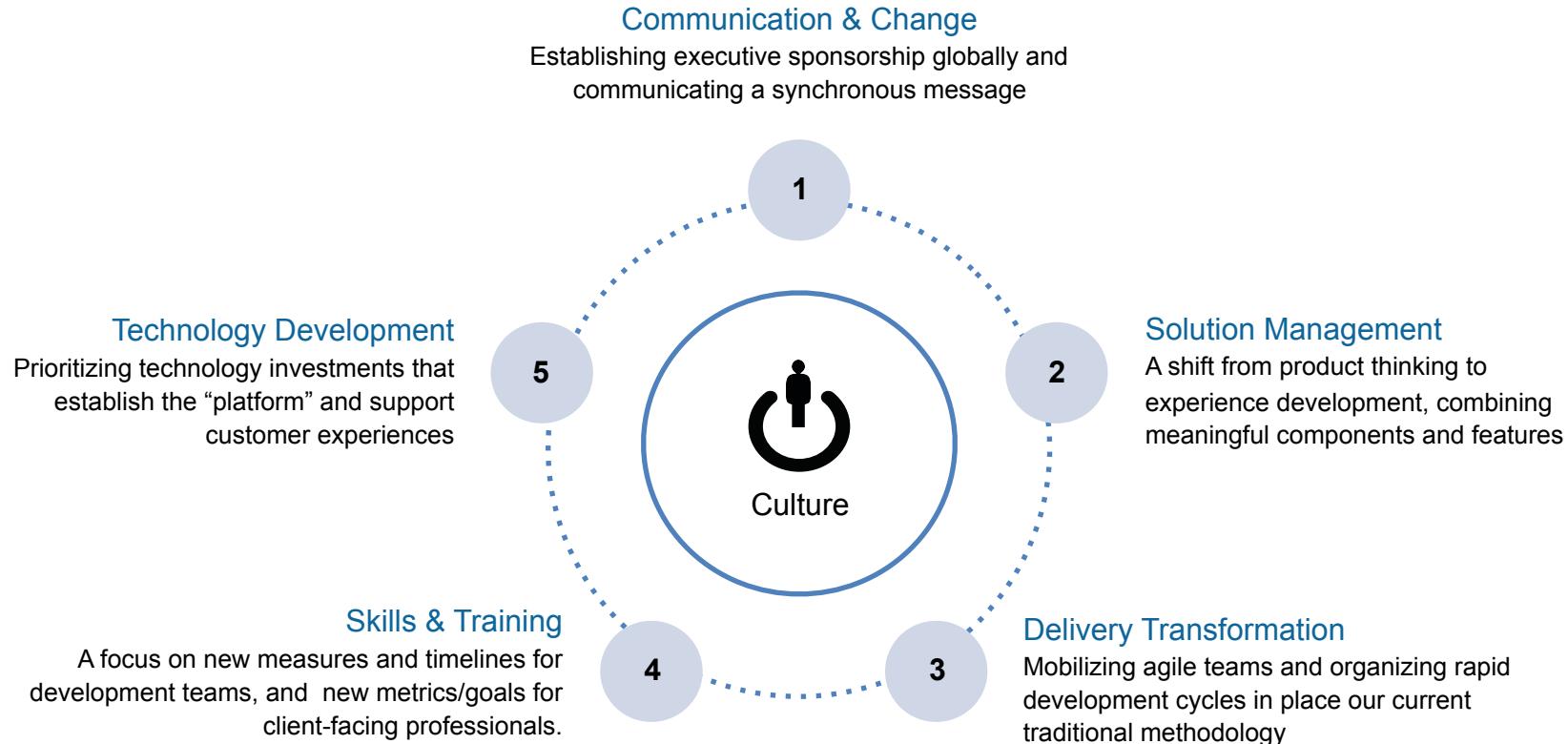
Roadmap and Initiatives: Setting the Destination





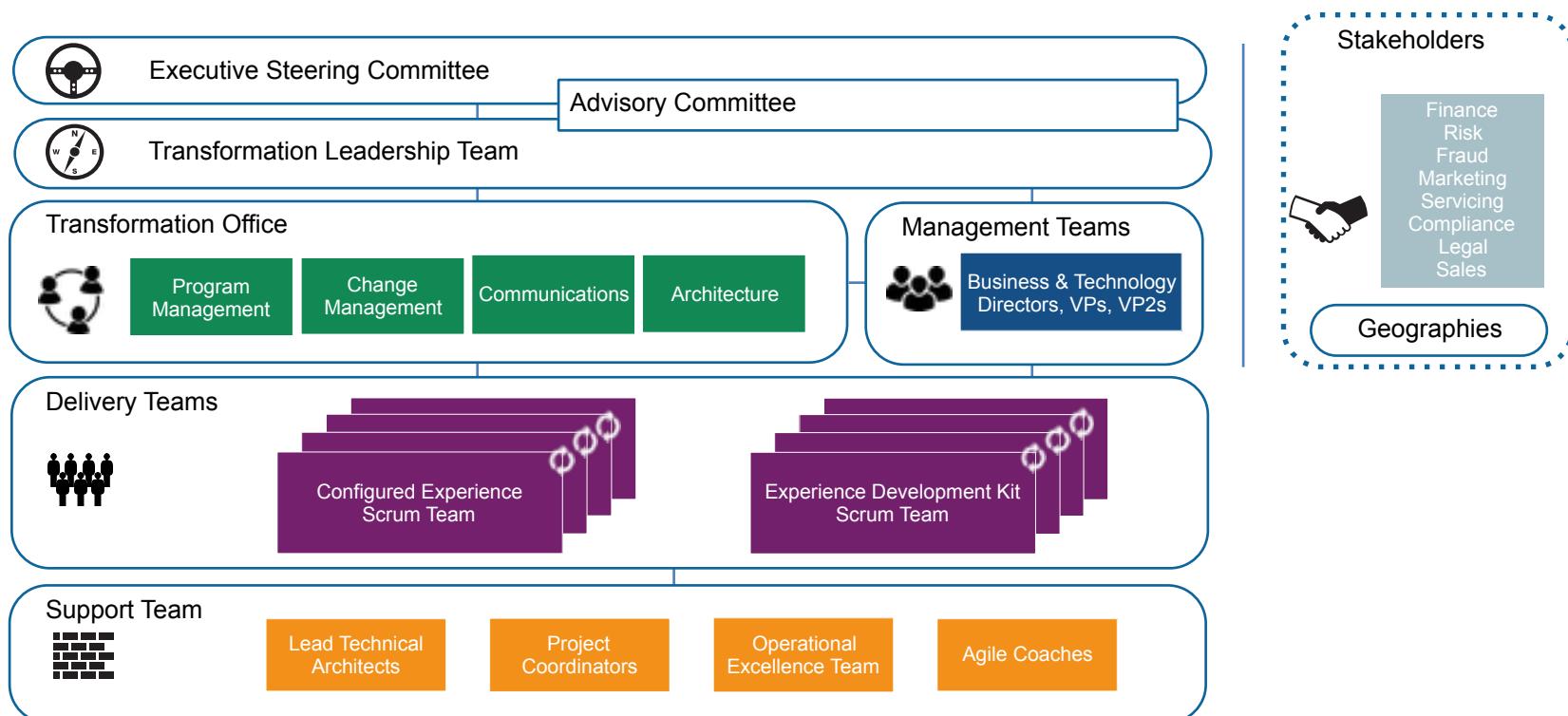
Going Forward

To mobilize and take our vision from strategy to execution, a radically different organizational structure is needed



Organization and Delivery

Strong executive advocacy and new team formats are needed to deliver these customer experiences and connect integral aspects of our future-state business.

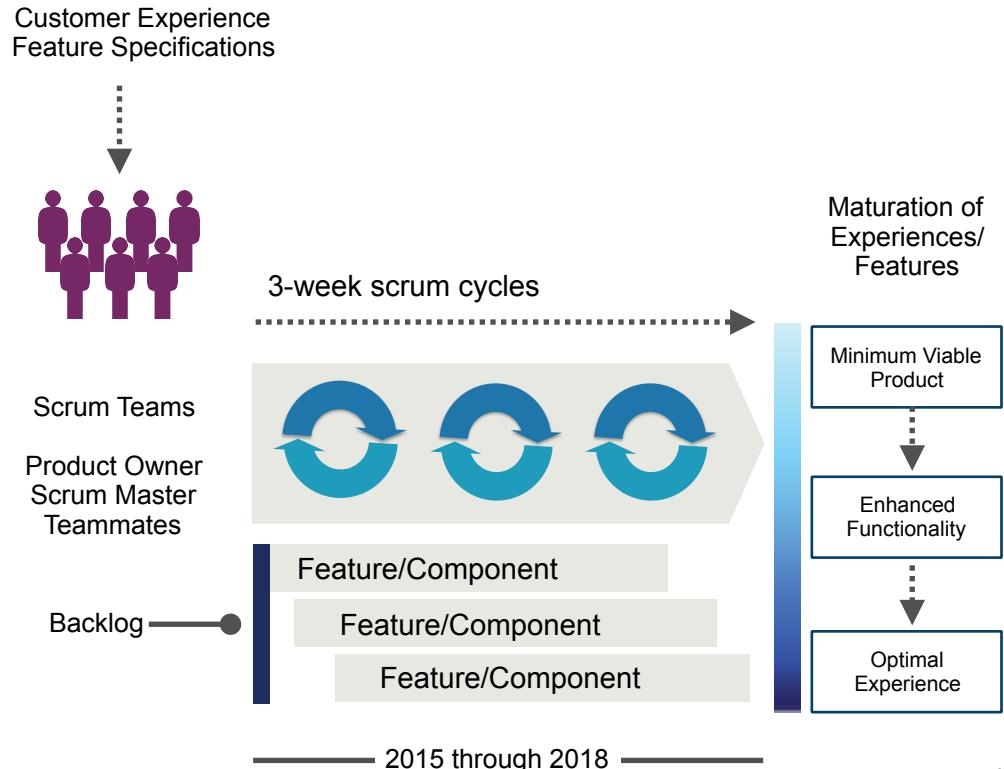


An agile approach will focus on development by feature and benefit delivered to the customer

By incorporating agile development into the Roadmap, we will build the **highest** value solutions faster and with less risk.

The company will benefit from

- Shorter time-boxes
- Faster value
- Highly motivated cross-functional teams
- Autonomy to innovate



To facilitate these changes, operational transformation will be formulaic and enterprise-wide

Communication & Sponsorship

Articulation of the vision and new operating model by senior leadership is compulsory.

Structure & Staffing

New business teams are required, moving from traditional to agile.

- Rapid prototyping puts the most relevant products on the market.
- Collocation is critical and will be based on logical skills and features

Ownership

Clear prioritization and ownership of experience features and components must be in place to build mutual trust and control.

- Delivery backlog, cadence, milestones, repercussions are all vital

Preparation

Success hinges on technology but preparation is still infant.

- Training and educating teams for the future must begin immediately
- Business must understand modern products



Let's Go