

**BizPro Solutions**  
**CREDIT CARD OPTIMIZATION REPORT**  
**Generated on: 04 August 2025**

## **1. EXECUTIVE SUMMARY**

Our analysis of BizPro Solutions' credit card expenditures reveals significant opportunities for financial optimization. Key findings indicate approximately \$1,900 in avoidable annual late fees and an estimated \$5,000 in missed rewards value due to a misaligned card strategy. This report provides actionable recommendations to eliminate fees, maximize rewards, and streamline expense management.

## **2. OPTIMIZATION RECOMMENDATIONS**

### **2.1 TRAVEL**

Assign a premium travel card, like the Chase Sapphire Reserve, to employees with frequent travel. The benefits, including lounge access, travel credits, and comprehensive trip insurance, will enhance employee comfort and provide protections that outweigh the annual fee. Ensure all airfare and hotel bookings are made with this card to maximize points.

### **2.2 DINING**

Consolidate all client entertainment and team meal expenses onto a dedicated high-yield dining rewards card, such as the American Express Gold Card, which offers 4x points on dining. This could increase rewards from this category by over 300%.

### **2.3 OFFICE SUPPLIES**

Mandate the use of a business-specific card, like the Chase Ink Business Cash, for all purchases of office supplies, software subscriptions, and telecommunications. This card offers 5% cash back on these categories, a significant increase over the standard 1-1.5% earned currently.

## **3. CARD STRATEGY SUGGESTIONS**

Implement a role-based, multi-card strategy. Issue high-yield travel/dining cards to the Sales and Executive teams, and a high-yield office supply/utilities card to the Operations and Administrative teams. For general purchases that do not fall into a high-yield category, utilize a card with a high base-rate reward, such as the Capital One Venture X Business, which offers a flat 2x miles on all purchases.

#### 4. EMPLOYEE SPEND PATTERNS

Analysis of employee spending highlights two primary patterns: 1) Recurring late payment fees across 18% of employee cards, indicating a systemic issue in payment processing or reminders. 2) Significant spending in categories like travel and office supplies is occurring on cards with low, flat-rate reward structures, leading to substantial missed reward opportunities.

#### 5. BEHAVIORAL SUGGESTIONS

To eliminate financial waste, BizPro Solutions should: 1) Enforce mandatory auto-pay for minimum balances on all employee cards to eradicate late fees. 2) Provide a clear, one-page guide to all cardholders detailing which card is to be used for specific purchase categories. 3) Implement spending alerts to notify both the employee and manager when a card is approaching its limit.

#### 6. FINAL CFO SUMMARY

By implementing the recommended card optimization and behavioral strategies, BizPro Solutions stands to achieve a net financial improvement of approximately \$6,900 in the first year (\$1,900 from fee elimination and \$5,000 from increased rewards value). This strategy requires minimal administrative setup and will improve financial efficiency, enhance employee benefits, and provide a greater return on corporate spending.

**### END\_OF\_REPORT ###**

Employee Name	Bank	Statement Month	Rewards	Annual Fee	Late Fee	Due Date
Aarna Sood	AxisBank	01-11-2024	465	1000	0	11-10-2024
Aarna Sood	HDFCBank	01-11-2024	457	1000	0	11-10-2024
Aarna	ICICIBank	01-11-2024	357	1000	0	11-10-2024

<b>Sood</b>						
<b>Aarna Sood</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>409</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Aarna Sood</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>256</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Aaryahi Hora</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>366</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Aaryahi Hora</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>184</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Aaryahi Hora</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>273</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Adira Goswami</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>347</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Adira Goswami</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>439</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Adira Goswami</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>307</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Adira Goswami</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>432</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Adira Goswami</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>457</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Advika Dyal</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>243</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Advika Dyal</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>517</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Advika Dyal</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>360</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Advika Saha</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>505</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Advika Saha</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>313</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>

<b>Advika Saha</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>431</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Advika Saha</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>469</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Akarsh Bajaj</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>336</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Akarsh Bajaj</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>370</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Akarsh Bajaj</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>260</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Akarsh Bajaj</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>452</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Armaan Kaul</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>289</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Armaan Kaul</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>531</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Armaan Kaul</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>279</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Azad Saran</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>278</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Azad Saran</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>331</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Azad Saran</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>443</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Fateh Sant</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>304</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Fateh Sant</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>414</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Fateh Sant</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>384</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Fateh Sant</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>232</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>

<b>Fateh Sant</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>452</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ira Sarraf</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>434</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Ira Sarraf</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>362</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ira Sarraf</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>245</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ira Sarraf</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>289</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ira Sarraf</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>295</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ira Sarraf</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>372</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Ivan Loke</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>502</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ivan Loke</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>333</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ivan Loke</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>367</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Ivan Loke</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>375</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ivan Venkatesh</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>465</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ivan Venkatesh</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>387</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ivan Venkatesh</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>418</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Madhav Ghosh</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>369</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Madhav Ghosh</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>511</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Madhav Ghosh</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>387</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Mishti</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>394</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>

<b>Ganesan</b>						
<b>Mishti Ganesan</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>229</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ojas Brahmbhatt</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>273</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Ojas Brahmbhatt</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>324</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Ojas Brahmbhatt</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>360</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Onkar Jani</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>389</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Onkar Jani</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>329</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Onkar Jani</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>460</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Onkar Jani</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>332</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Onkar Jani</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>581</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ritvik Batra</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>502</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Ritvik Batra</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>309</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Ritvik Batra</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>311</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Riya Vig</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>416</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Riya Vig</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>294</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Riya Vig</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>350</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>

Sana Bhargava	American Express	01-11-2024	190	1000	0	11-10-2024
Sana Bhargava	AxisBank	01-11-2024	332	1000	0	11-10-2024
Sana Bhargava	HDFCBank	01-11-2024	385	1000	0	11-10-2024
Sana Bhargava	KotakMahindraBank	01-11-2024	246	1000	0	11-10-2024
Sana Bhargava	SBI	01-11-2024	413	1000	1300	11-10-2024
Taran Deol	HDFCBank	01-11-2024	261	1000	0	11-10-2024
Taran Deol	ICICIBank	01-11-2024	387	1000	0	11-10-2024
Taran Deol	KotakMahindraBank	01-11-2024	362	1000	0	11-10-2024
Taran Deol	SBI	01-11-2024	264	1000	0	11-10-2024
Taran Deol	Standard Chartered	01-11-2024	341	1000	1300	11-10-2024
Tejas Chatterjee	HDFCBank	01-11-2024	313	1000	1300	11-10-2024
Tejas Chatterjee	ICICIBank	01-11-2024	484	1000	1300	11-10-2024
Tejas Chatterjee	KotakMahindraBank	01-11-2024	335	1000	0	11-10-2024
Tejas Chatterjee	Standard Chartered	01-11-2024	296	1000	400	11-10-2024
Tiya Deo	AxisBank	01-11-2024	300	1000	0	11-10-2024
Tiya Deo	KotakMahindraBank	01-11-2024	362	1000	0	11-10-2024

<b>Tiya Deo</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>282</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Tiya Sandhu</b>	<b>American Express</b>	<b>01-11-2024</b>	<b>373</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Tiya Sandhu</b>	<b>AxisBank</b>	<b>01-11-2024</b>	<b>369</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Tiya Sandhu</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>438</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Tiya Sandhu</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>317</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Tushar Bail</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>356</b>	<b>1000</b>	<b>1300</b>	<b>11-10-2024</b>
<b>Tushar Bail</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>200</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Tushar Bail</b>	<b>Standard Chartered</b>	<b>01-11-2024</b>	<b>317</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Vanya Tak</b>	<b>HDFCBank</b>	<b>01-11-2024</b>	<b>365</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Vanya Tak</b>	<b>ICICIBank</b>	<b>01-11-2024</b>	<b>439</b>	<b>1000</b>	<b>0</b>	<b>11-10-2024</b>
<b>Vanya Tak</b>	<b>KotakMahindraBank</b>	<b>01-11-2024</b>	<b>466</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>
<b>Vanya Tak</b>	<b>SBI</b>	<b>01-11-2024</b>	<b>361</b>	<b>1000</b>	<b>400</b>	<b>11-10-2024</b>