

AI-Enabled Professional 2.0

Challenge of the Month: Credit Card Optimization for Business Growth

Overview:

BizPro Solutions, a business consulting firm, is struggling to streamline employee credit card usage. The company uses various credit cards with different reward structures, annual fees, and spending categories, complicating the optimization of each card for business expenses like travel, dining, and office supplies.

Due to this complexity, the company is incurring unnecessary annual fees, underutilizing rewards, and missing payment deadlines, affecting its bottom line. BizPro Solutions aims to optimize credit card usage, recommending the most efficient cards for various spending categories to maximize rewards and minimize costs.

The Challenge:

Tony Sharma, the chief financial officer of BizPro Solutions, has tasked Peter Pandey, a business automation specialist in his team, with solving this issue. Peter will be given **credit card statements in PDF format**.

Task:

Imagine you are Peter Pandey, tasked with analyzing the company's credit card statements. Your objective is to automate the analysis and come up with an optimized credit card usage strategy for BizPro Solutions.

Key Steps for the Challenge:

1. Data Ingestion and Structuring:

- Begin by working with the **credit card statements in PDF format** provided by the company.
- Utilize AI automation tools (like **N8n**, **Zapier**, or **Make.com**) to automate the ingestion process and extract structured data from the PDFs.
- Clean and structure the extracted data for analysis, such as categorizing transactions, calculating total spend, identifying rewards, and recognizing late fees.

2. AI Tools and Research:

- You can use AI tools like **Perplexity AI (API)** or any other free alternatives to gather additional insights and research. This could be used to identify trends in the credit card industry, best practices for card usage, and even current market offers that could benefit the company's credit card strategy.

- Use any other AI tools you find useful to support your research and optimization strategy.

3. **Solution Design:**

- Based on your analysis, propose a credit card optimization strategy for BizPro Solutions.
- Develop a **minimal report** that presents the following:
 - Which credit card should be used for which spending category?
 - What are the potential savings in terms of annual fees and unutilized rewards?
 - What changes in employee payment behaviour could lead to fewer late fees and more rewards?

4. **Automation:**

- Design and implement an **automated system** to streamline the process of analyzing and recommending credit card usage. Automate the extraction, categorization, and summarization of credit card statements, using the AI tools you've chosen.

5. **Presentation:**

- Create a short **video presentation** (max 15 minutes) explaining your methodology, insights, and how the solution can help BizPro Solutions optimize their credit card usage and reduce unnecessary expenses.
- Create a **LinkedIn post** summarizing your findings and including your video.
- And submit the post link in this form - <https://forms.office.com/r/3HaXm2XR4P>

Deliverables:

1. **Automated Pipeline:** A pipeline to process the credit card statements and provide insights.
2. **Report:** A minimal report with the analysis results.
3. **Presentation:** A video/audio (max 15 minutes) explaining the analysis and recommended actions.

Tools and Technology:

- You may use AI automation platforms such as **N8n**, **Zapier**, or **Make.com**, along with any other tools, to analyse the data and create meaningful insights.
 - **Additional Research:** Feel free to use internet resources to support your analysis and provide further recommendations.
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Evaluation Criteria:

1. **Accuracy:** Correct categorization of transactions and reliable insights.
 2. **Depth of Analysis:** Insightful and actionable recommendations for optimizing card usage.
 3. **Creativity:** Innovative ways to present findings and optimize the credit card strategy.
 4. **Automation:** Effectiveness and robustness of the automation pipeline.
 5. **Presentation:** Clarity and professionalism of the final presentation.
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Duration: 1 Month

Submission Format: Automated workflow, report, and video presentation

Kickoff Date: 1st June 2025

Submission Deadline: 30th June 2025 - **23:59 IST**