elan™
Corporate Payment Systems

Program Optimization overview

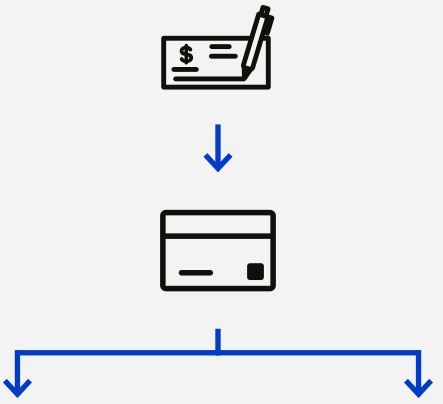
Improve card program value and performance

Commercial card programs are an extremely effective way to streamline work, improve control and reduce costs. Technology and automation advances continuously create opportunities for new card program applications. Is your program keeping up? Through an evaluation process called program optimization, Elan Financial Services can show you how to extract more value from your program.

Elan will conduct an in-depth analysis of your program to assess its performance. We then help you identify simple changes to reduce costs, improve process efficiencies and better leverage spend data. Elan is at the forefront of the payments industry, with more than 30 years of commercial card experience and our clients that have engaged in the program optimization process are experiencing expansion at twice the rate of those that do not utilize this valuable service. Whether your organization uses the Elan One Card for travel, procurement or both, we can help you tap its full potential.

Increase efficiency and control

Convert check transactions to card



Greater financial value

Reduced processing costs
Increased rebate potential
Improved working capital

Greater supplier leverage

Deeper supplier discounts
Better term discounts
Lower supplier costs

More value	Performance improvement
Reduce AP costs	Cut process steps and paper
Improve control	Gain better oversight and audit management
Increase revenue	Expand rebate potential
Strengthen buying power	Leverage spend data to deepen supplier discounts
Optimize working capital	Negotiate better payment terms

Create exponential value through a single program change

A single change to your card program can create a series of benefits that flow through your entire procure-to-pay process. Here's an example.

A program assessment can identify vendors that you are paying by check but accept cards in common card payment categories. By moving those vendor payments from check to card you can reduce payment processing costs, capture missed supplier discounts and take better advantage of cash float savings. But that's just the beginning.

There is also greater potential for rebate revenue sharing. Moreover, a more complete understanding of supplier volumes and purchase information helps you reduce supplier costs through better discount negotiation and vendor consolidation.

A simple card program assessment is the first step toward finding more value. Elan payment technologies can also identify greater efficiency savings and cost reduction opportunities throughout your entire payment process.

Four easy steps to savings and growth

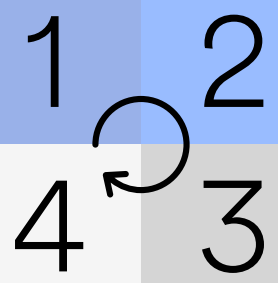
Getting started is easy. Your Elan representative will guide you through the card program assessment process, providing advice and support at every stage.

1 Conduct analysis

The first step involves analyzing your program to identify strengths and growth opportunities. Using a suite of sophisticated analytical tools, we will assess your program's performance to establish a baseline.

2 Present findings and recommendations

We will present an in-depth program review that includes both quantitative and qualitative analysis of your program's performance. A comparison of your program to those of best-in-class peer organizations will provide insight into successful practices. Our final recommendations will be supported by detailed return on investment projections.



3 Develop action plan and execute

Every organization operates in a unique environment that influences card program structure, policies and rules. From start to finish, we will help you develop an action plan specifically tailored for your organization and designed to meet your goals.

4 Monitor results and progress

We will help you monitor and measure performance toward goals and will provide results reporting at key milestones. As progress is made, we will help you understand the trade-off between continued time investment toward a goal and its remaining untapped value. Once you are satisfied, we will help you identify your next improvement goal and will continue the process of strengthening your program.

Get started today

To find out how a card program assessment can benefit your organization, contact your Relationship Manager.

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