



Government Procurement Card

Increased efficiency with integrated payments

The Royal Bank of Scotland Government Procurement Card (GPC) is a purchasing card specifically designed to help public sector organisations achieve efficiency and savings targets.

Government Procurement Card (GPC) overview

As part of the new GPC framework agreement, RBS will provide a number of payment solutions that include procurement cards (GPC card), pre-loaded cards and GPC **onecard**.

Our procurement card solution for the public sector is not only public sector specific, but completely purpose-built to satisfy government efficiency targets. You can use your GPC card to reduce processing costs for high-volume, low-value transactions whilst meeting current government commitments for speedier payments to suppliers.

A key benefit of the GPC framework agreement is that you don't need to divert resources into managing a time consuming tendering process to acquire payment services. As a result you can quickly take advantage of the wide range of payment solutions provided by RBS, specifically designed to meet the needs of the public sector.

Our GPC programme:

- saves you £28 on a traditional paper based transaction*, giving you a significant advantage when it comes to driving cost efficiencies and meeting increasingly stringent spending targets

- allows you to put all purchases on a single card programme, streamlining your payment processes and improving cash flow
- saves time and paperwork when you reclaim VAT as certain transactions are accredited by Her Majesty's Revenue and Customs, so there's no need to provide separate invoices.

Meeting your needs

A GPC programme could deliver significant benefits to your organisation if you want to:

- Free up your finance team from processing purchase expenses
- Achieve government process efficiency targets
- Access management information that will help you understand your organisation's spend and therefore place you in a stronger position to negotiate better deals with suppliers
- Control employee spending more tightly.

As your GPC can be VISA or MasterCard badged, it is accepted at over 700,000 outlets in the UK and 32 million worldwide. Your card can be used to pay in person, by telephone or mail order and over the internet.

buying
solutions

* Established by KPMG and endorsed by the National Audit Office (1998)

Benefits for your organisation

You can give individual departments greater autonomy when it comes to handling their own day-to-day supply needs. In addition you can keep expenditure under tight control with approved supplier lists and by setting expenditure limits by product type, value or both.

Key benefits in more detail

Manage your cash flow, foster goodwill

With a GPC programme, you can pay your suppliers within three to four days while still enjoying an interest-free period of up to 58 days on purchases. Not only does this improve your cash flow, but it also helps you build stronger relationships with your suppliers. After all, paying supplier invoices quickly improves their cash flow and places you in a stronger position when negotiating early payment discounts.

Streamline your processes while saving money

Our GPC programmes give you access to a proven set of administration and management tools that we can tailor to meet your specific needs. These tools deliver measurable benefits when it comes to streamlining processes, improving efficiency and cutting costs. While helping you to maximise efficiency.

Technology is the facilitator, service is the driver

Smart Data OnLine (SDOL) and Cards OnLine, our innovative web-based services, put your organisation's very latest spending information right at your fingertips.

SDOL gives you access to management information 24/7, and the ability to create standard and bespoke reports. Cardholders can access their transactions online, recode and approve them and then forward them to their line manager for approval.

Cards OnLine allows cardholders to view transactions and download statements. Administrators can view cardholder credit limits, available credit, recent transactions/authorisations and declined transactions in real time. They can also perform self-service tasks such as closing cards and ordering replacement cards.

Protect your organisation

We provide Corporate Liability Waiver Insurance as standard against employee card misuse. This provides up to £50,000 of cover per cardholder and £1.5 million for your organisation per year – giving you increased protection and peace of mind.

Meet your payment needs from our range of card solutions

As part of the GPC framework, we also offer Pre-Loaded cards, **onecard** and Approval2Buy.

Pre-Loaded Card gives you cash on a card

Ideal for making direct, repeat, long-term payments to staff or private individuals, including benefit recipients, Pre-Loaded Cards are widely accepted by suppliers and can be used to minimise the inefficiencies associated with handling cash and issuing cheques.

onecard overview

onecard combines your organisations travel and entertainment expenditure with purchasing spend, on a single card. Since launch, **onecard** has provided organisations with a solution to their complex business payment requirements by offering enhanced expense management reports and diversion billing options.

Approval2Buy™ delivers value and control

Approval2Buy is a powerful, flexible web-based system that provides you with an array of advanced authorisation and approval controls. These controls offer you unrivalled monitoring and control over your organisations spend. Firstly by allowing preapproval of expenditure and secondly more efficient reconciliation – through unique virtual card numbers matched to enhanced customer data.

You can integrate Approval2Buy with your organisations in-house procurement or booking systems, or use it as a standalone solution – either way, you will help raise the quality of your management information, control expenditure, streamline cash flow and improve internal reporting.

Discover the benefits

To find out more about how your organisation could benefit from a tailored GPC programme, please contact your Relationship Manager, visit rbs.co.uk/commercialcards or call us on freephone 0808 10 10 900 (Minicom 1800 201 733).

Driving efficiencies and making best use of our funds is a priority for the Foreign & Commonwealth Office. By introducing the RBS Government Procurement Card, we can now put our spending through on a single card, helping us streamline systems, cut out paperwork and drive down costs. This has the knock-on impact of freeing up finance staff to focus on other areas. The card programme also provides valuable management information and gives us control over spending.

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