



## Case study | Judicium UK Work Permits

When a work-related immigration consultancy needed to root out its online card payment headaches, ePay Virtual ticked all the right boxes.

**When the Supporting Education Group (SEG) acquired Judicium UK Work Permits, card use was one of the issues they had to tackle. The business helps corporates and individuals secure the necessary legal paperwork so people can move to the UK from overseas. Clients pay for their expertise upfront, and consultants use the funds for online immigration office services.**

### Why physical card payments weren't fit for purpose

While each consultant previously had their own corporate card, this wasn't ideal for the business because there were limitations to controlling transaction spending limits and where the cards were used.

With high payment volumes going through every month, reporting and reconciliation against the funds in client accounts was a difficult and labour-intensive process come statement time. Having multiple open cards within the business also ran the risk of unintentional misuse.

### Switching to ePay Virtual

John Flowers, SEG's Financial Controller, was keen to transform the online payment process. The group has been a Lloyds Bank customer since 2012, so he approached Richard Lambert, Director of Commercial Card Sales.

Richard quickly identified the ePay Virtual payment solution as the way ahead. Unique 16-digit Virtual Card Numbers (VCN) and associated data are raised as needed for each payment, supplier or invoice batch.

Further benefits of virtual cards include: being able to code a transaction in advance, including custom data fields for each customer; adherence to an approval workflow, and the reporting and reconciliation elements required; and features that are bespoke to each client.



Immediately, the feedback from staff was positive, including the ease of making online payments and reconciling transactions. It's now a centralised process within the team, saving them massive amounts of time and completely changing how they operate.



John Flowers  
Group Financial Controller,  
Supporting Education Group



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From the first discussion in May 2022, the new system was up and running only two weeks later. Client Services Manager, Laura Bellwood, listened to the requirements, built a custom solution and provided training to familiarise everyone with its capabilities. The team is also on-hand for continued support.

Richard is aware of the opportunities for more businesses to modernise their card processes. "It's important to regularly review what you're doing about corporate card payments because the market and the solutions have moved on. It's well worth talking to us to make sure you're making the best use of the latest technology," he says.

### Greater control over card payments

From a business perspective, ePay Virtual has given Judicium more oversight and reduced risk. They can now set transaction limits, raise a card for a specific account, get quicker visibility on spending and cope with increasing transaction volumes as the business grows.

The solution locks to the specific spend type, so while multiple team members can use it, its use is restricted and controlled.

John was delighted with how quickly ePay Virtual made an impact. "Immediately, the feedback from staff was positive, including the ease of making online payments and reconciling transactions. It's now a centralised process within the team, saving them massive amounts of time and completely changing how they operate," he explains.

### Maximising the benefits

It's straightforward to increase the limits on virtual cards, which the business has done several times, and SEG also gains a rebate on the value of payments due to its large transaction volumes.

A quick and hassle-free process has given John complete confidence in ePay Virtual. "I'd recommend anyone facing similar challenges take a serious look at this solution. I've got a real desire to roll this out into other areas of our group," he concludes.



As the Lloyds Bank Relationship Director for Supporting Education Group, it is very satisfying to see our team deliver an innovative solution that solves a specific issue for the customer. The Virtual Card options we have available really do help create a secure and controlled environment, as well as saving clients valuable time on reconciliation.



**Kim Collins**  
Relationship Director, Business Services Team, Corporate & Institutional Coverage

 Visit [lloydsbank.com/cardsolutions](https://lloydsbank.com/cardsolutions)

To find out more about ePay Virtual visit our website or contact your Client Development or Relationship Manager for more information.

All lending is subject to a satisfactory credit assessment.

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