

Business Travel Solution

Guide for Travel Administrators

This guide is designed for nominated Travel Administrators who are using the Business Travel Solution (BTS).

This guide details the responsibilities, processes and requirements for your organisation and your selected Travel Management Company (TMC). It also explains how we will support you with the implementation and ongoing management of your BTS account.

Our BTS Implementation Team will work with you to set up the account to meet your requirements. Once your account has been set up, we will send you a BTS welcome pack which will contain a letter introducing you to this product, together with details of your account number, associated security code (CVV) and expiry date to enable online transactions.

This account number, security number and expiry date should only be shared with your TMC. Employees travelling on business do not need to know this information. These details should be kept in a safe place to reduce the risk of fraud and misuse of your account.

All bookings must be made via the nominated travel agent. Charges must not be processed directly with hotels, car hire, etc.

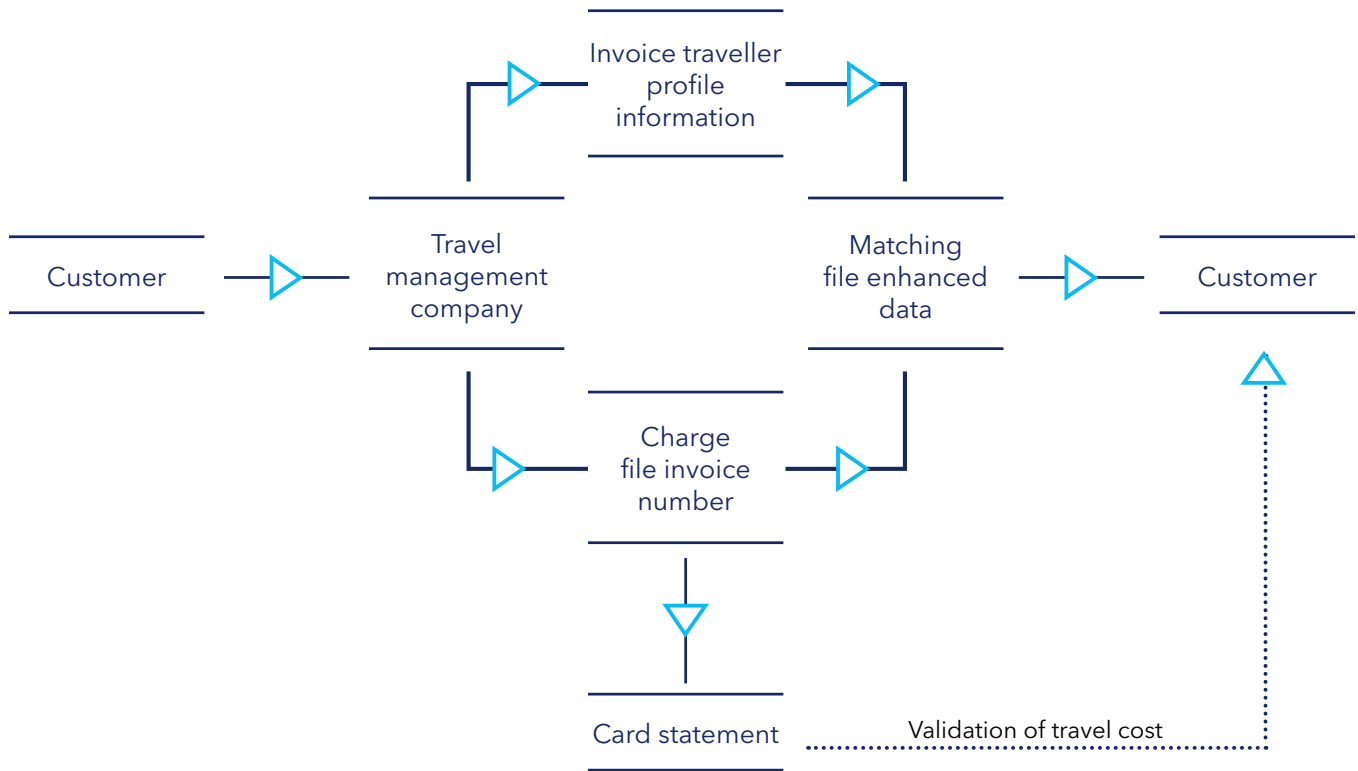
1. About BTS

Your BTS account is a centralised booking facility that allows your company to pay for employee travel bookings through single or multiple cards.

The card number(s) is 'lodged' with your single preferred TMC and used to settle transactions through the card payment network. The TMC you have selected will need to pass data relating to your employee bookings to our matching partner, First Data Global Services (FDGS). This includes but is not limited to: cost centre, employee ID, project code and account codes.

The travel data from the TMC is then matched with your card payment transactions and enhanced data is then delivered to you as a single output. This can help you to understand how money is being spent in your organisation as well as compliance with travel policy.

An example of the data flow



1.1 How does it work?

1. Travel is booked through the TMC in line with your agreed procedures.
2. The BTS account(s) is then used to pay for the travel provided (e.g. scheduled airline, low cost, rail) on your behalf.
3. Monthly statements and data files can be accessed via our online servicing and data management tools.
4. You can then reconcile the statement/file with the TMC invoices.
5. The outstanding balance is settled by Direct Debit.
6. BTS payment terms are agreed during the product implementation.

There are three key parties to make BTS work – you, the TMC and Bank of Scotland.

1.2 Benefits for you

- ▶ Reduced cost of processing, settling and reconciling individual invoices.
- ▶ Bookings and use controlled by profile management directly with the TMC.
- ▶ Capture of user definable reference fields at point of booking.
- ▶ Ease of import of enhanced data file into accounting systems.
- ▶ Merchant Category Group blockings on non-travel spend protecting the account usage.
- ▶ Ability to optimise analysis of supplier spend.

1.3 Benefits for your TMC

- ▶ Reduction in costs through elimination of the invoicing processes.
- ▶ No collection costs.
- ▶ Reduced bond requirements as travel booked on a card product.
- ▶ Improved cashflow.
- ▶ Eliminates the potential for keying in the wrong information during the booking process.

2. Overall responsibilities

To ensure the smooth running of your BTS account it is important that all parties are aware of their responsibilities and the role of the teams supporting the BTS account.

These responsibilities are outlined below and detail the expectations on all sides. Commitments are also included in a Service Level Agreement.

2.1 Your responsibilities

- ▶ To select an individual, known as the 'Nominated Travel Administrator' (NTA), to be responsible for the use of the BTS account for travel related spend.
- ▶ To select an individual to reconcile and settle the BTS Travel account.
- ▶ To use the BTS Statement of Account (which is sent by email) for payment in place of TMC invoices or other additional reports.
- ▶ To pay all transactions monthly and, if required, query individual amounts directly with the TMC and Bank of Scotland as appropriate.
- ▶ To contact the TMC directly for any copy invoices or other documentation.

2.2 TMC responsibilities

- ▶ To accept bookings made by individuals authorised by you, the customer.
- ▶ To book travel and pay suppliers using the BTS account. All other non-air bookings to be settled directly by the TMC and billed back to the account with the TMC acting as the merchant.
- ▶ To ensure additional bespoke information is captured at the time of booking and submitted to our matching partner First Data Global Services to enhance item detailed on statement.
- ▶ To dispatch tickets and documents to the traveller or as instructed by you, the customer.
- ▶ To send covering invoices detailing transactions showing the amount reduced to zero – paid by 'credit card'.
- ▶ Submit data to First Data Global Services as per the Service Level Agreement.
- ▶ To provide timely copies of travel agent invoices and other back-up documentation to you to enable reconciliation, where required.

2.3 Our responsibilities

- ▶ To provide generic monthly statement to you, the customer, for audit purposes.
- ▶ To ensure you receive enhanced statements of account, additional reports and generic export file within five working days of monthly statement date.
- ▶ To advise you of payment terms and conditions during the product implementation.
- ▶ To notify you and the TMC of any product amendments.

2.4 All parties

- ▶ Ensure that the BTS account number remains confidential at all times.

3. Transaction types

Airline transactions data (such as traveller name, date of travel, routing, class and ticket number) are provided in a format most suited to the matching process of the charge and the invoice file.

Other transactions such as car hire, hotel and rail bookings rarely contain the same level of enhanced data in the charge file. This reduces the ability to effectively match the enhanced data provided by the TMC to the charge files provided by Bank of Scotland and as such the same SLA of matched data cannot be guaranteed for these transactions. For these transactions there is greater reliance on the TMC in acting as the merchant to ensure enhanced data matching capability.

Should a customer wish to process these types of transaction on a BTS account it is best practice to keep the spend types distinct, arranging for a separate BTS account for each type of purchase.

4. Implementation

4.1 Implementation timelines

Working with our Implementation Team will ensure the successful, timely arrangement of your BTS account. The standard implementation timelines are indicated below, but will vary depending on your exact needs.

TMC status	Output required	Timeframe to implement
Standard output	Generic	4 weeks
Bespoke output	Bespoke	7 weeks

Note: First Data Global Services and Bank of Scotland have existing relationships with the most widely used TMCs. Should you wish to use a TMC which does not have a relationship with Bank of Scotland, we will be happy to work with you to meet this need – however, delivery timelines will be increased and cannot be assured.

4.2 Project Implementation Plan

Our Implementation Team will be working with you to assess your company's needs and define the exact requirements you have for your BTS account.

Once the requirements have been collated and verified by you, the Implementation Team will use the requirements and generate a project implementation plan detailing every action that needs to take place to achieve the objectives of the programme, and share it with you.

Examples of the project implementation plan activities are outlined below.

We will ensure that a customer profile form is completed and sent to First Data Global Services to engage the TMC and agree the data file format of the output for you.

Once agreed First Data Global Services will inform our Implementation Team, who in turn will contact the Nominated Travel Administrator to place some small test transactions on the BTS account with their TMC.

Note: It is the NTA's responsibility on behalf of the customer to advise their TMC when they wish to start transacting on the account.

It is best practice that you place a limited number of transactions on the account, this will allow First Data Global Services to provide a small cut of matched data to ensure that your requirements and expectations have been met.

As defined in the project implementation plan, a final approval that the requirements have been met is required from the Nominated Travel Administrator before the implementation is officially signed off.

Due to the nature of cards operating on monthly statement cycles, and dependent on the MI/interface to your accounting system, the Implementation Team will continue to work with you for up to three months after the programme is in force to ensure the implementation has been a success in advance of official sign-off.

4.3 Implementation milestones

- ▶ Connectivity and file production testing (if a new TMC).
- ▶ Application sign-off by the relationship manager.
- ▶ Bespoke output requirements capture (if required).
- ▶ Creation of account.
- ▶ Issuance of account details to customer.
- ▶ BTS Profile form submission to First Data Global Services.
- ▶ Live testing on your account (including small output file for approval).
- ▶ Go live – full transaction processing on account.
- ▶ Cycle and statement settlement.
- ▶ Enhanced data output report provided by First Data Global Services.
- ▶ Nominated Travel Administrator's approval of enhanced data output.

5. Ongoing responsibilities of the Nominated Travel Administrator

As the Nominated Travel Administrator you will need to reconcile the Statement of Account and check the transactions against the TMC invoices.

The best practice is to process the statement as follows:

1. Collate TMC invoices received throughout the month.
2. Check the card statement against the 'Statement of Account' as any charges will only appear on the card statement.
3. Check that the details on the TMC invoice match the details on the Statement of Account.
4. Check the amount of these invoices total the Statement of Account balance and match the total that is due to be collected by Direct Debit.
5. Ensure that a breakdown of the amounts and account numbers are provided where there is more than one account.

6. Our ongoing commitment to you

Any day-to-day queries for BTS accounts will be supported by our Customer Services team, with support from our Implementation team for more complex questions. Any operational queries for BTS accounts will be supported by the Bank of Scotland Cards team.

As the Implementation Team will capture on the central implementation tracker the details of the product (including reference fields, TMC contacts and primary travel Booker details) they are best positioned to provide this support.

7. Statements and management information reports

We will send a Statement of Account and a set of reports each month via First Data Global Services. This is sent in addition to the standard statement produced by Bank of Scotland from the system, which you can choose to receive either electronically or on paper (this statement will provide you with additional information such as Direct Debit collection date). The Statement of Account provided by First Data Global Services will detail all bookings made by the TMC for that period. The timing of the statement will have been determined at the implementation stage.

Information displayed on the Statement of Account

Scheduled air travel tickets will contain fully descriptive details such as:

1. **Passenger name** – the individual traveller.
2. **Transaction date** – the date the transaction is undertaken.
3. **Post date** – the date the transaction was applied to the account.
4. **Reference number** – the Visa/Mastercard reference number.
5. **MCC** – Merchant Category Code.
6. **Vendor** – supplier name.
7. **Client reference** – bespoke reference nominated by you.
8. **Ticket number** – the airline ticket number.
9. **Invoice number** – the travel agent invoice number.
10. **Billing currency** – the currency of the BTS account.
11. **Amount** – card transaction amount.
12. **Matched** – showing if the transaction has been matched to the travel agent invoice.

The type of booking will determine the additional data available. These details will be obtained and provided on both TMC invoices and your monthly statement. The types of data are as follows:

- ▶ Scheduled airline tickets – passenger name, date of travel, amount, ticket number, routing, invoice number, any client references.
- ▶ Non-scheduled tickets (consolidated tickets, charter flights, tickets on departure) – date of travel, ticket number, cost of flight.
- ▶ Rail travel, car hire, hotel – any information quoted on the TMC invoice.

One of the additional benefits of using our BTS is that an electronic generic file is provided free of charge. This displays the data in an ASCII file with comma delimited text which can be imported directly into Excel, Lotus or other popular PC packages.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at business.bankofscotland.co.uk/business-home/contact-us/complaints-procedure/

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 300 2755 (lines open 7am-8pm Monday to Friday and 9am-2pm Saturdays).

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628.

We adhere to the Standards of Lending Practice, which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk. Please note not all business customers will be covered.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.