

Unlocking efficiencies and gaining control with ePay Virtual cards

Law firm Muckle LLP has benefited from a simpler reconciliation process and greater control since switching to ePay Virtual card solutions.

Newcastle-based law firm Muckle LLP's adoption of ePay Virtual has enabled them to simplify centralised purchases and helped ease the reconciliation process, as well as offering greater flexibility in terms of who can make card purchases.

"We've worked with Bank of Scotland for over 15 years and during a chat with Hannah, our Relationship Manager, I happened to mention that we were experiencing some challenges around card usage - the people who held cards weren't always the ones who needed to make purchases," says Nichola Adamson, Accounts Assistant at Muckle LLP. "Hannah suggested virtual cards as a solution as they'd allow us to issue cards to whoever needed them for specific purchases."

Greater security and control

With ePay Virtual, unique card numbers are generated only when needed for specific purchases. This offers businesses enhanced security and control as the virtual cards aren't issued until approval is given by an authorised manager. It's also possible to set credit limits and validity dates and even specify the end merchant. As ePay is a virtual payment account, users do not need to provide further verification under Strong Customer Authentication regulation when undertaking purchases.

"At first I was a bit apprehensive that people may find them a bit restrictive," says Nichola. "But we've had a really positive response, people find them much simpler to use. If someone needs to make a hotel booking, for example, all they need to do is give someone in the finance team a call and we'll log the request in the system. We can have a card ready for them to use in minutes if we need to."

Efficient reconciliation

The finance department are seeing a number of extra benefits in terms of simplified reconciliation.

"When we request a card, we need to input who wants the card and what they'll be using it for," says Nichola, "we capture all the necessary coding information as part of the request and can generate a full report at the end of the month that's uploaded directly into our accounting system, making it easy to track spend."

"Previously, when people were spending on their own corporate cards or even personal ones, we didn't have a clear view until we got all the monthly statements in and we usually had to do a lot of follow-up work to see what budget things should go against or chasing receipts etc. And it wasn't just our time, it took up a lot of Partners' time and they are incredibly busy."



"The system is incredibly simple to set up and use. Once we understood how Muckle LLP wanted the system to work from their perspective it was built by our Implementation Team and training was completed very quickly."

Richard Lambert, Bank of Scotland Commercial Cards Client Development Manager



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“We’ve worked with Bank of Scotland for a long time now and they really know us and what solutions would work well for us. We really value their guidance.”

Nichola Adamson
Accounts Assistant at
Muckle LLP

Easier online purchases

Luckily, Muckle LLP already had their ePay Virtual system in place before Covid hit, and it proved invaluable over the course of the pandemic.

“Having the virtual cards made it much easier to keep track of spending when everyone was working remotely,” says Nichola. “Plus, a lot of our purchasing moved online, for example, lawyers can now pay their registration fees to the Solicitors Regulation Authority with the cards via the website.”

A flexible system

As a law firm, Muckle LLP has quite different purchasing requirements to other businesses and the flexibility offered by ePay Virtual means they’ve been able to set the system up to best meet their needs.

“We like to keep things simple,” says Nichola. “We worked with Bank of Scotland to design the request system and we just included four mandatory fields that give us all the information we

need and means we don’t waste time filling in endless details. We’ve also set a limit so requests above a certain threshold have to be approved by our Finance Director which helps us maintain greater control over budgets.”

To deliver the solution, Muckle LLP were supported throughout by Bank of Scotland Commercial Cards Client Development Manager Richard Lambert who ensured that ePay Virtual was set up bespoke to their needs. “The system is incredibly simple to set up and use. Once we understood how Muckle LLP wanted the system to work from their perspective it was built by our Implementation Team and training was completed very quickly,” says Richard.

“We’ve worked with Bank of Scotland for a long time now and they really know us and what solutions would work well for us. We really value their guidance and have a few other exciting projects in the pipeline,” says Nichola.

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