

# What's better for work expenses: Personal Card or Corporate Card?

We asked finance professionals why their organizations don't have a corporate card program. The most common answer?

"Employees want to use personal cards to get points, rewards, or cash back."



We asked 500 business spenders if this is true

**Half don't have corporate cards.**  
They either work at companies that don't offer cards, or they weren't issued one.



**Half have corporate cards.**  
But 69% use their personal card sometimes anyway!

Short Answer: **YES**

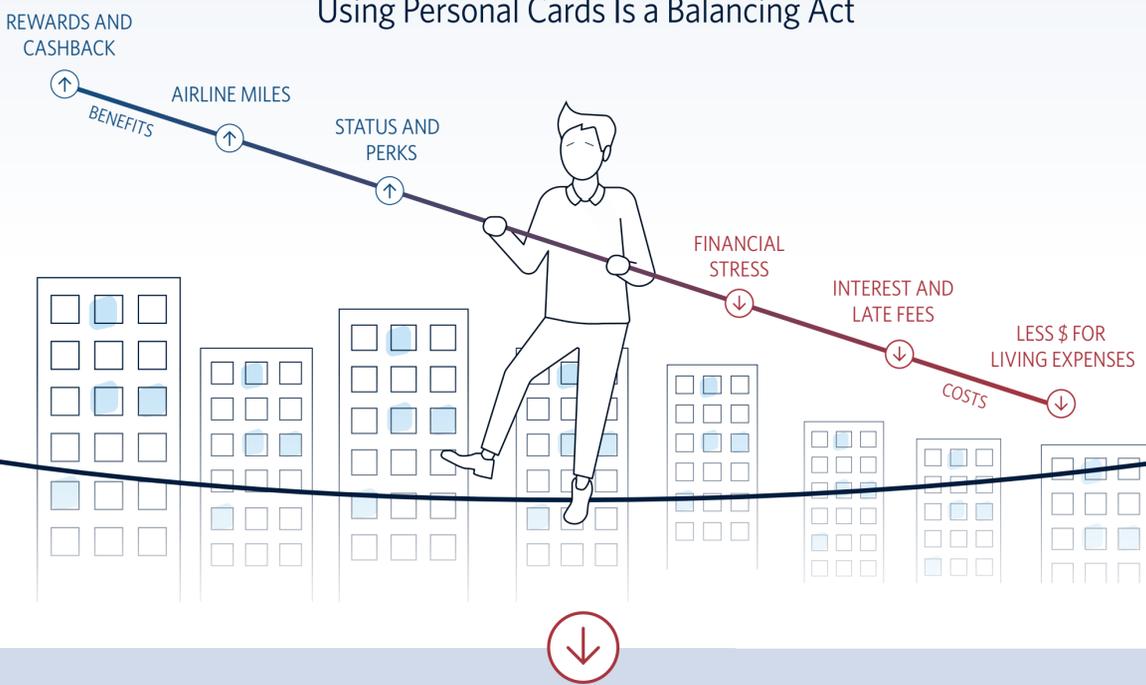
Most business spenders agreed with the following statement:

"Employees want to use personal cards because they can earn rewards, points, or cash back."



Long Answer: **It's complicated...**

## Using Personal Cards Is a Balancing Act



## Points Come with Hidden Costs



**68%** who use a personal card for work expenses carry a balance month-to-month.

**Who carries a balance?**  
People of all ages and job titles, at companies of every size.

**3x** Carrying a balance causes stress and worry.

And it costs employees money, because interest fees accrue immediately.



## Necessity vs. Choice: Using Personal Cards for Work

**Has to use personal card**

Most often:

- Staff level
- Small Company

Worries about tying up money for living expenses, but sees some benefit of points.

**Chooses to use a personal card to earn points and rewards**

Most often:

- Executive Role
- Large Company

Doesn't worry about negative impacts but does carry a balance on the card.

## Key Takeaways

For companies that don't have a corporate card program:

- Acknowledge that employees take on financial burden when using personal cards.
- Ensure expense review and reimbursement are efficient to minimize stress.
- Recognize that you won't be able to easily identify who carries card balances.
- Offer a corporate card option to those who need it.
- Use departmental purchasing cards (p-cards) for non-travel office expenses.

For companies that have a corporate card program:

- Make sure your corporate card program is a widely-accepted platform like Mastercard.
- Make using the corporate card more appealing with automated expense reporting.
- Move non-travel expenses to departmental purchasing cards.
- Review policies around who gets a corporate card in your company to ensure availability.
- Minimize work for your finance team by eliminating multiple expense processes.



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