

Corporate Cashless Fuel Payment Platform

Client Major national oil company
Role Project Manager, Business Analyst, Enterprise Architect
Period January 2012 — July 2015

CONTEXT

Cashless fuel payments for 70,000+ legal entities ran on paper coupons and manual reconciliation — operational drag, slow settlement, and a fraud surface that produced direct losses and would not scale with the customer base.

APPROACH

Framed the work as a control-system redesign, not a medium swap: built traceability and enforceable rules into the payment lifecycle itself, so reconciliation became a repeatable process rather than an investigation — accepting more upfront architecture for a fraud-resistant, scalable model.

OUTCOME

Replaced a major national oil company's paper fuel-voucher system with a cashless corporate card platform for 70,000+ corporate clients, cutting settlement reconciliation 6× and fraud-related losses 10×.

- Reconciliation: 4–6 weeks manual → 3–4 days automated (6× faster).
- Fraud-related losses reduced ~10× (built-in, point-of-authorization controls).
- Platform scaled to 70,000+ active corporate clients; client formally recognised the business impact.

KEY RESULT

Replaced paper fuel vouchers with a cashless corporate card platform for 70,000+ clients, cutting reconciliation 6× and fraud losses 10× by building control and traceability into the payment lifecycle.