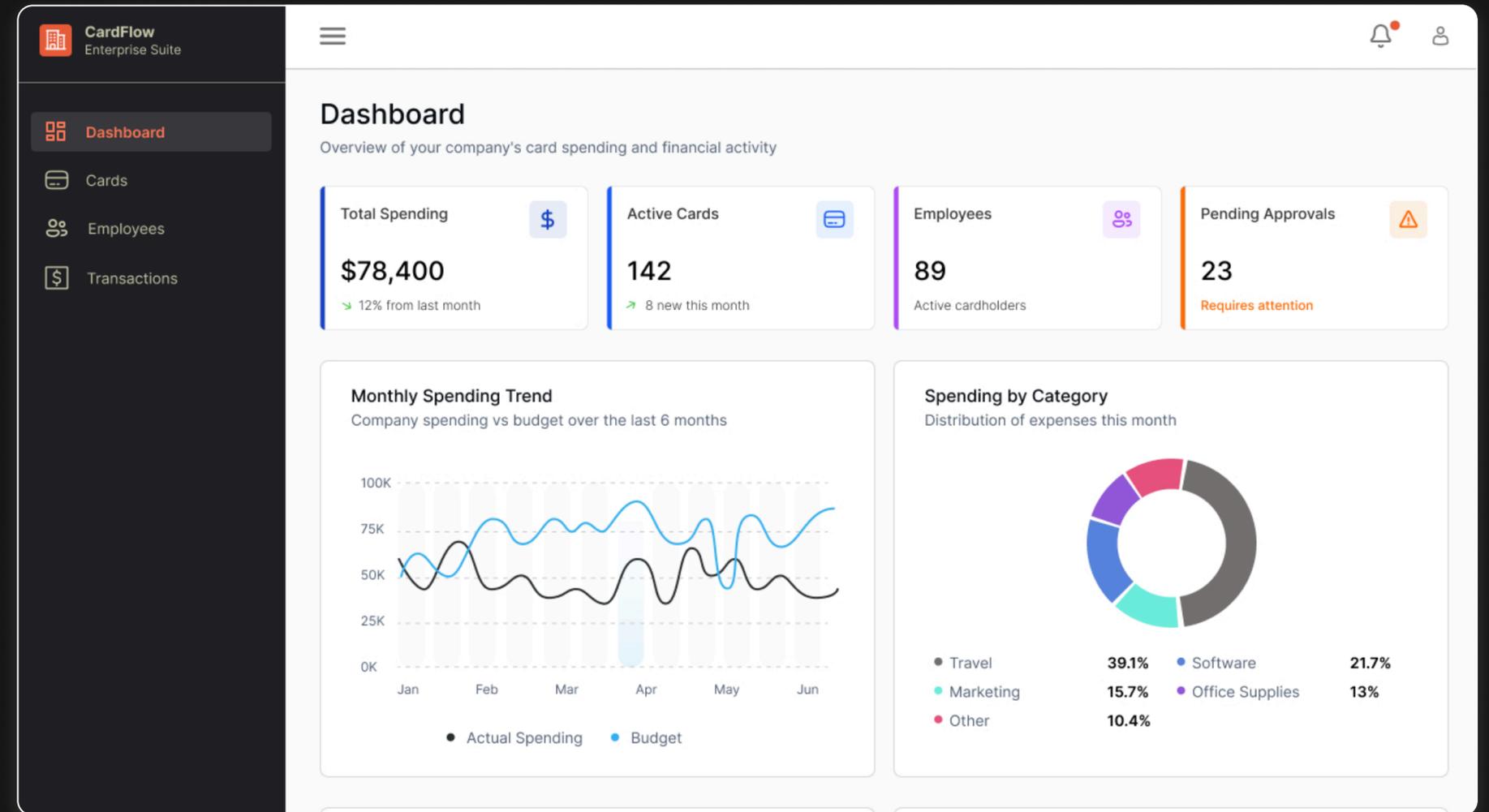# CardFlow: Corporate Card Governance Platform

Designing a corporate card governance platform for controlled, compliant, and scalable spending

---

**CardFlow**
Enterprise Suite

- Dashboard
- Cards
- Employees
- Transactions

## Dashboard
Overview of your company's card spending and financial activity

| Total Spending | | Active Cards | | Employees | | Pending Approvals | |
|---|---|---|---|---|---|---|---|
| **$78,400** | $ | **142** | | **89** | | **23** | ⚠ |
| ↘ 12% from last month | | ↗ 8 new this month | | Active cardholders | | Requires attention | |

### Monthly Spending Trend
Company spending vs budget over the last 6 months

100K
75K
50K
25K
0K
Jan  Feb  Mar  Apr  May  Jun

● Actual Spending   ● Budget

### Spending by Category
Distribution of expenses this month

| | | | |
|---|---|---|---|
| ● Travel | 39.1% | ● Software | 21.7% |
| ● Marketing | 15.7% | ● Office Supplies | 13% |
| ● Other | 10.4% | | |

# What is CardFlow?

CardFlow is a corporate card governance platform designed to help finance and operations teams manage employee card usage with better visibility, control, and compliance.

The platform enables organizations to issue, monitor, and govern corporate cards while reducing misuse, manual reconciliation, and policy violations.

INDUSTRY
Fintech / Enterprise Finance

USERS
Finance Teams, Admins, Employees

PLATFORM
Web (Enterprise SaaS)

MY ROLE
Lead UX Designer (end-to-end)

PROBLEM STATEMENT

# The Challenge

As organizations scaled, managing corporate card usage became increasingly complex.

Finance teams faced:

(!) Limited visibility into real-time spending

(!) Manual approval and reconciliation workflows

(!) High risk of policy violations and misuse

(!) Poor audit readiness and fragmented reporting

*Existing tools were either too rigid or overly complex, making governance difficult without slowing teams down.*

# My Role & Responsibilities

I led UX design end-to-end, collaborating closely with product, engineering, and finance stakeholders.

My responsibilities included:

- Understanding finance and compliance workflows
- Designing end-to-end card management flows
- Iterating designs based on regulatory and technical constraints
- Mapping user roles and permission models
- Defining information architecture and dashboards
- Supporting implementation and design handoff

# Users & Key Insights

### Finance Managers
Oversee spending, approvals, and compliance

### Admins
Manage card issuance, limits, and policies

### Employees
Use cards for day-to-day business expenses

## Key Insights

⟶ Finance teams needed real-time visibility, not post-spend reports

⟶ Manual approvals slowed teams and increased errors

⟶ Different roles required different levels of control and access

⟶ Policy enforcement needed to be flexible, not one-size-fits-all

⟶ Audit preparation was a recurring pain point

*These insights shaped both the feature set and permission structure.*

# Design Challenge

> How might we enable strong financial governance without adding friction for employees and finance teams?

The solution needed to balance:

**Control** -------------------------------- VS -------------------------------- **Autonomy**

**Compliance** -------------------------------- VS -------------------------------- **Speed**

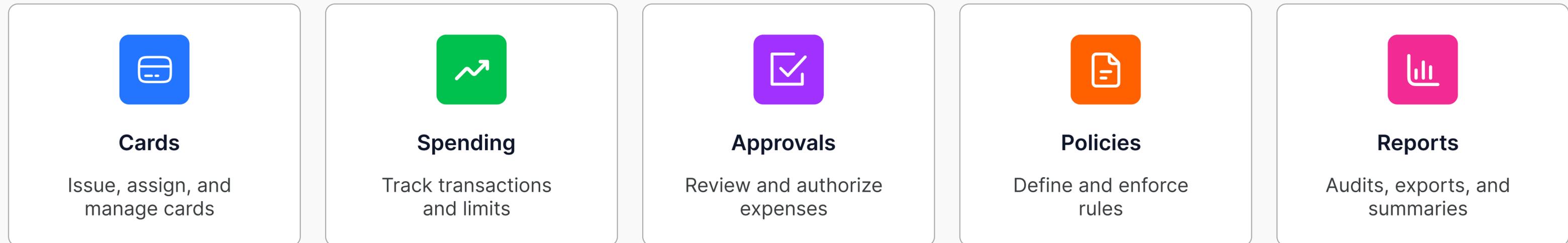**Flexibility** -------------------------------- VS -------------------------------- **Standardization**

# Information Architecture

The platform was structured around core finance workflows, rather than individual features.

## Key IA Decisions

Grouped functionality by intent:

| Cards | Spending | Approvals | Policies | Reports |
|-------|----------|-----------|----------|---------|
| Issue, assign, and manage cards | Track transactions and limits | Review and authorize expenses | Define and enforce rules | Audits, exports, and summaries |

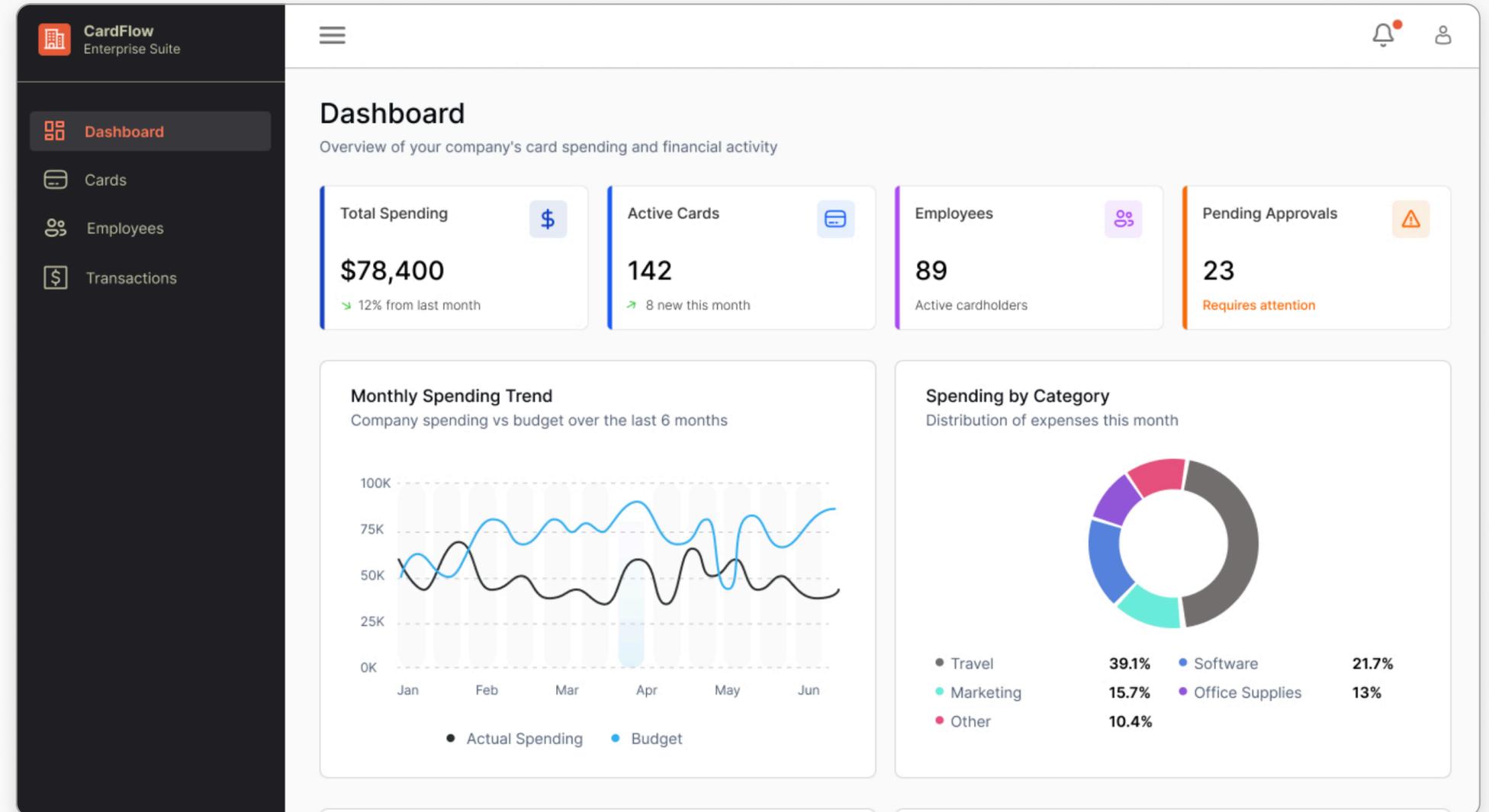*This structure reduced cognitive load and made governance tasks easier to manage at scale.*
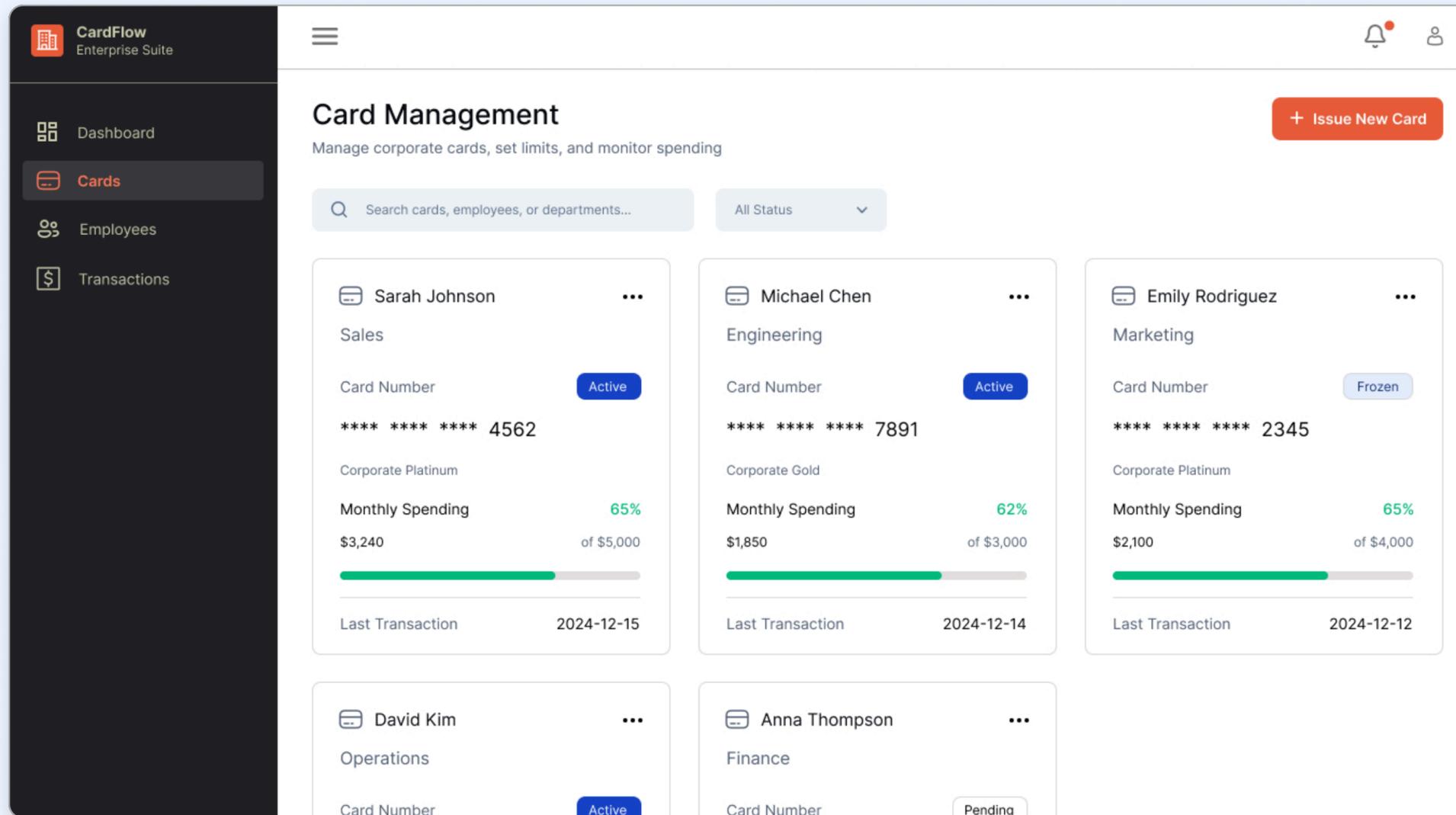
# Core User Flows

# Dashboard & Real-Time Visibility

Finance teams needed immediate insight into company-wide card activity and spending patterns.

- At-a-glance metrics for spending and cards
- Monthly trends with budget comparison
- Category breakdown for expense analysis
- Visual indicators for items requiring attention



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↘ 12% from last month

Active Cards
**142**
↗ 8 new this month

Employees
**89**
Active cardholders

Pending Approvals ⚠
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● Other 10.4%

*This reduced reliance on manual reconciliation and spreadsheets.*

## CardFlow
Enterprise Suite

- Dashboard
- **Cards**
- Employees
- Transactions

# Card Management
Manage corporate cards, set limits, and monitor spending

**+ Issue New Card**

Search cards, employees, or departments...

All Status

---

### Sarah Johnson ⋯
Sales

Card Number  **Active**

**** **** **** 4562

Corporate Platinum

Monthly Spending  **65%**
$3,240  of $5,000

Last Transaction  2024-12-15

---

### Michael Chen ⋯
Engineering

Card Number  **Active**

**** **** **** 7891

Corporate Gold

Monthly Spending  **62%**
$1,850  of $3,000

Last Transaction  2024-12-14

---

### Emily Rodriguez ⋯
Marketing

Card Number  **Frozen**

**** **** **** 2345

Corporate Platinum

Monthly Spending  **65%**
$2,100  of $4,000

Last Transaction  2024-12-12

---

### David Kim ⋯
Operations

Card Number  **Active**

---

### Anna Thompson ⋯
Finance

Card Number  **Pending**

---

*The focus was on clarity and preventing configuration errors upfront.*

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USER FLOW 02

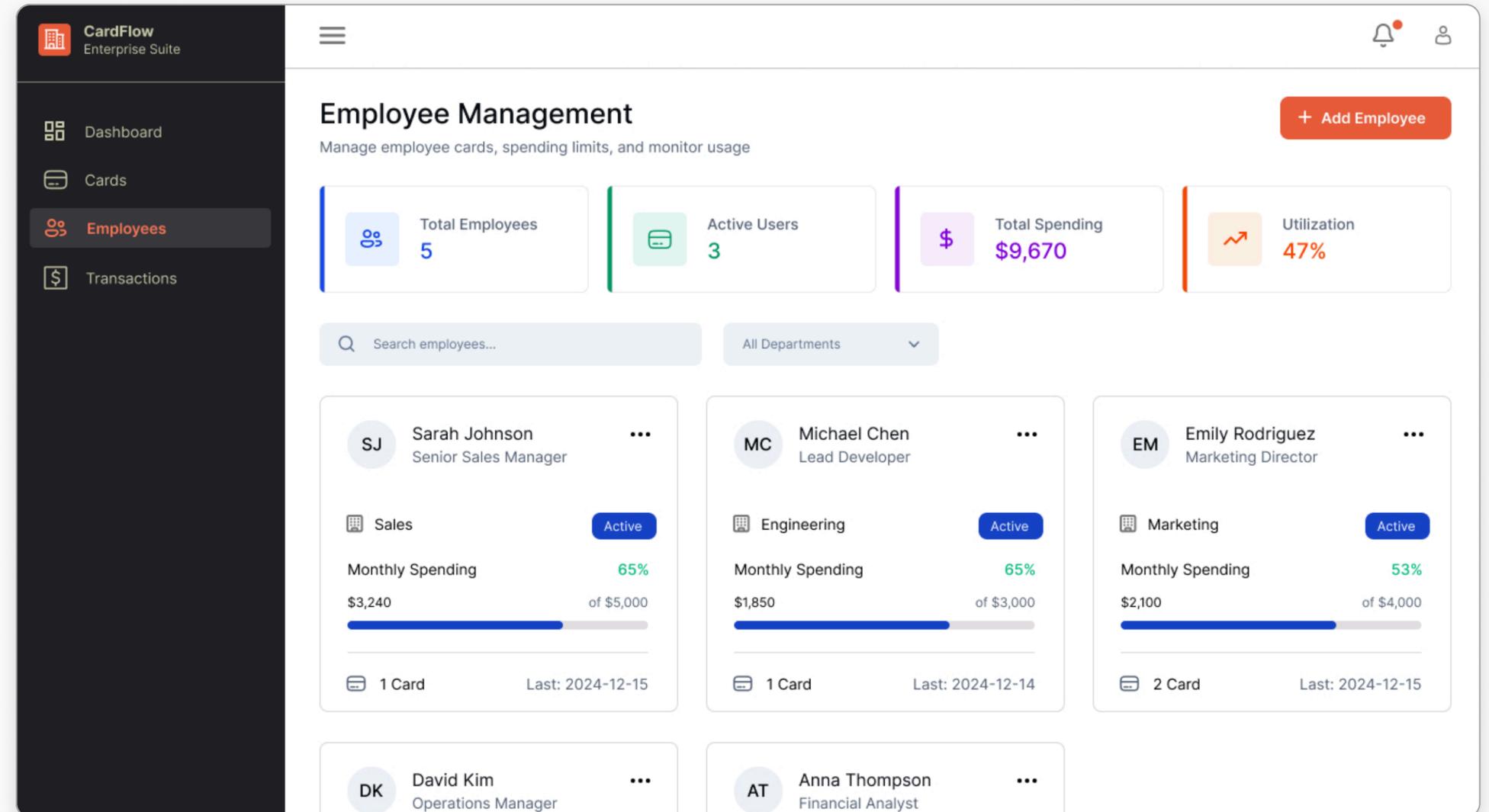# Card Issuance & Configuration

Admins needed the ability to quickly create and assign cards with granular control over limits and restrictions.

- Create and assign cards quickly
- Define spending limits and merchant restrictions
- Set validity periods and usage rules
- Monitor card status and spending in real-time

# Employee & Card Assignment

Finance teams needed to manage employee access, spending limits, and card assignments from a centralized view.

- Overview of all employees with card access

- Individual spending metrics and utilization rates

- Department-based filtering and organization

- Quick access to employee details and card management

---

**CardFlow**
Enterprise Suite

- Dashboard
- Cards
- **Employees**
- Transactions

## Employee Management

Manage employee cards, spending limits, and monitor usage

**+ Add Employee**

| Total Employees | Active Users | Total Spending | Utilization |
|---|---|---|---|
| 5 | 3 | $9,670 | 47% |

🔍 Search employees...          All Departments ⌄

**SJ  Sarah Johnson**  ⋯
Senior Sales Manager

🏢 Sales                    `Active`
Monthly Spending              65%
$3,240                    of $5,000
�
💳 1 Card        Last: 2024-12-15

**MC  Michael Chen**  ⋯
Lead Developer

🏢 Engineering              `Active`
Monthly Spending              65%
$1,850                    of $3,000
💳 1 Card        Last: 2024-12-14

**EM  Emily Rodriguez**  ⋯
Marketing Director

🏢 Marketing                `Active`
Monthly Spending              53%
$2,100                    of $4,000
💳 2 Card        Last: 2024-12-15

**DK  David Kim**  ⋯
Operations Manager

**AT  Anna Thompson**  ⋯
Financial Analyst

# Employee Onboarding

The employee creation flow combined personal information, work details, and card settings in a single, streamlined interface.

- Grouped related fields into clear sections
- Real-time summary panel to preview configuration
- Optional card issuance during employee creation
- Clear validation and helpful placeholder text

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**CardFlow**
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← Back to Employees

✕   Save Employee

## Add New Employee
Enter employee details and configure card settings

### Personal Information
Basic employee details

**First Name** *
John

**Last Name** *
Doe

**Email Address** *
john.doe@comapny.com

**Phone Number** *
+1 (555) 0123

**Employee ID**
EMP - 1234

**Start Date** *
mm/dd/yyyy

### Card Settings
Configure card and spending limits

**Monthly Spending Limit** *
$   5000
Maximum amount the employee can spend per month

**Card Issue**
Create a card for this employee

**Card Type** *
Select card type

### Work Information
Department and role details

**Department** *
Select department

**Role/Position** *
Senior Manager

### Summary

Employee Name:                          -
Department:                              -

# Transaction Monitoring

Finance teams needed comprehensive transaction visibility with efficient approval workflows.

- Real-time transaction feed with filtering options

- Clear status indicators (pending, flagged, approved, rejected)

- Quick action buttons for approval workflows

- Detailed transaction context including employee, amount, and category

- Export functionality for reporting and audits
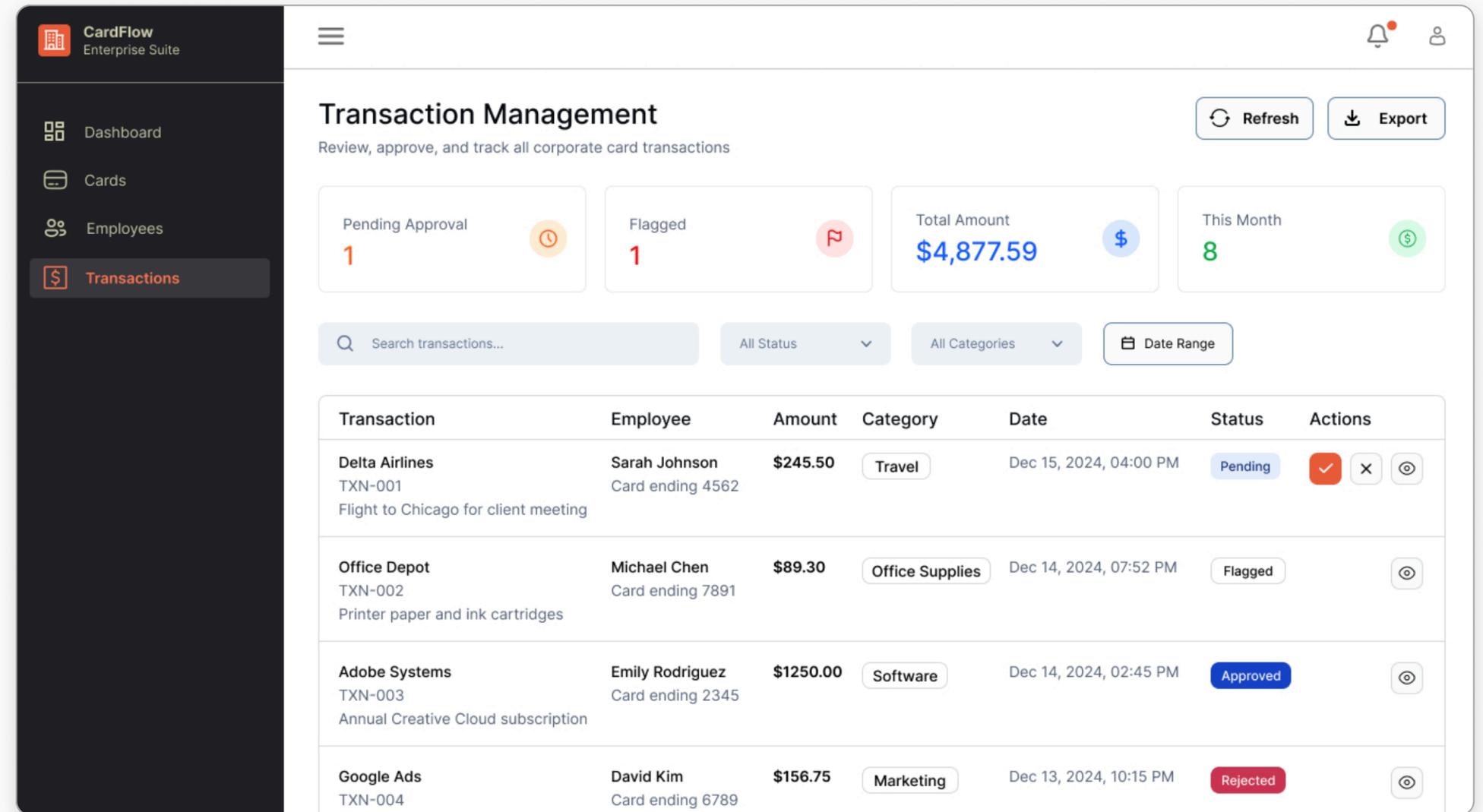


*This allowed governance without micromanagement and significantly reduced audit preparation effort.*

**Prototype:** Click here

# Visual Design Approach

The visual system emphasized trust, clarity, and efficiency.

## Design Principles

**Clean, neutral color palette**

Grays and whites establish trust and professionalism, with strategic color for status indicators

**Clear hierarchy for financial data**

Typography and spacing guide attention to critical information and actions

**Consistent table and filter patterns**

Repeated patterns reduce learning curve across different sections

**Visual cues for risk and compliance states**

Color-coded badges and icons communicate status at a glance

The interface was designed for frequent use by finance professionals in high-pressure operational environments.

# Collaboration & Constraints

Worked closely with finance stakeholders to validate workflows

Designed within regulatory and compliance constraints

Partnered with engineering to ensure real-time data accuracy

Iterated designs based on edge cases and error scenarios

*This collaboration helped align usability with compliance requirements.*

# Outcome & Impact

The CardFlow platform:

### Improved real-time visibility
Finance teams gained immediate insight into corporate spending patterns

### Reduced manual effort
Automated approval workflows and reconciliation processes

### Enhanced policy enforcement
Organizations could enforce policies without slowing teams

### Increased audit confidence
Comprehensive audit trails and reporting capabilities

**The platform successfully supported governance at scale.**

# Key Learnings

**Learning 1**

Governance tools must feel empowering, not restrictive

**Learning 2**

Role-based access is critical in financial systems

**Learning 3**

Clear exception handling builds user trust

**Learning 4**

Designing for compliance requires deep domain understanding

This project strengthened my approach to fintech and enterprise UX:

*designing systems that enable control while preserving usability and speed.*

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