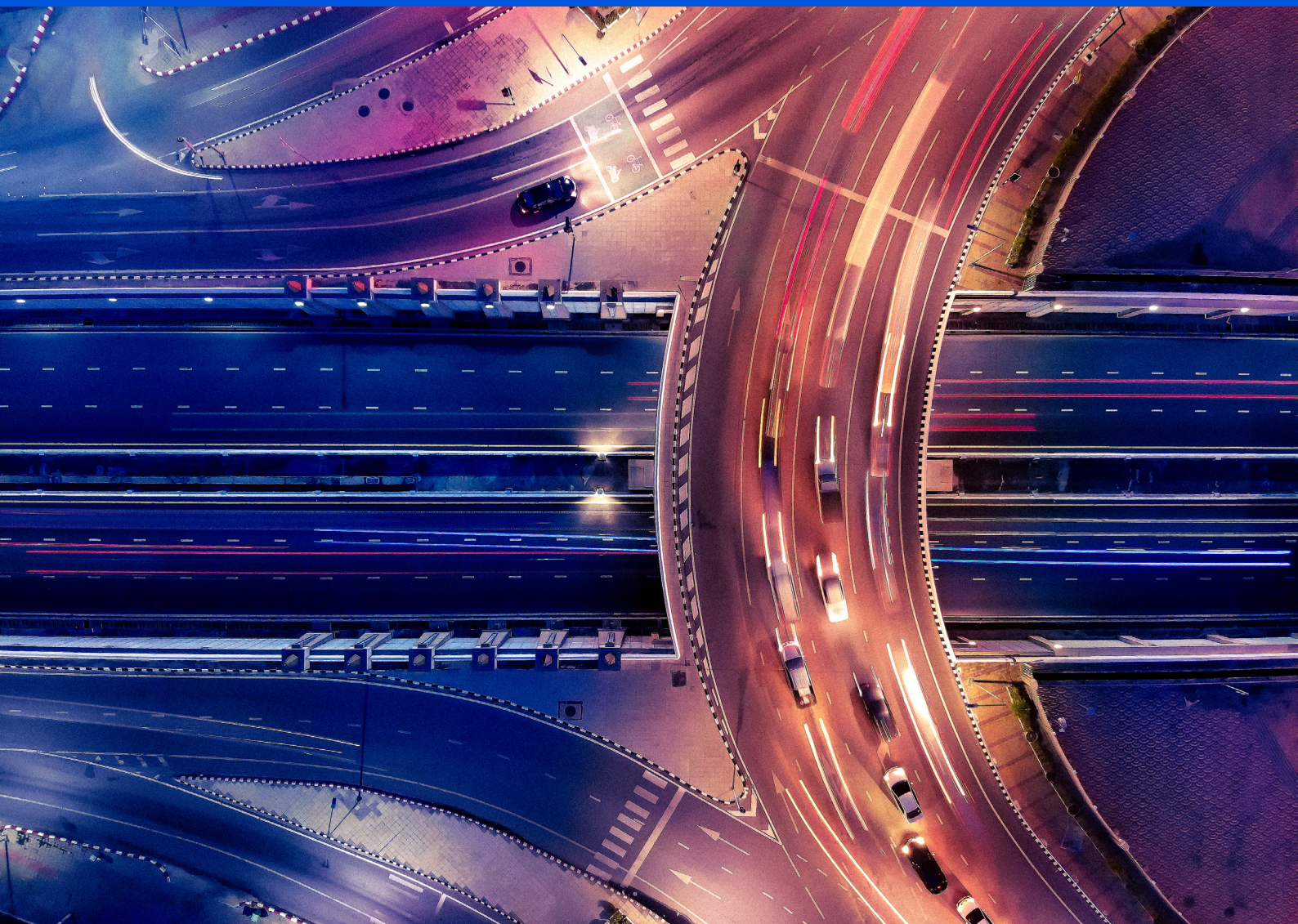


Modernizing government operating spend with RoadFlex + Visa



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Executive summary

Government agencies across the United States are undertaking a significant shift in how they manage operating spend — moving away from manual reconciliation and after-the-fact corrections toward preventive, real-time controls that enforce policy and attribution at the moment of purchase. This shift is driven by persistent challenges documented across federal, state, and local governments: misallocated transactions, missing documentation, delayed visibility, and improper payments that create administrative burden and audit exposure.

In a recent thought-leadership paper, Modernizing government operating spend: Why preventive controls are becoming a public-sector imperative, Visa and RoadFlex examined why misallocation and improper payments persist across government operations, and why agencies are shifting from post-transaction correction toward preventive, real-time controls embedded at the point of spend.

RoadFlex, in collaboration with Visa, provides a modern operating-spend platform designed to address these challenges directly. Built for regulated environments and public-sector requirements, RoadFlex combines Visa’s global network capabilities with real-time authorization controls, department-aware attribution, tax enforcement, and integrated data sharing across financial and operational systems.

The result is a payments infrastructure that helps agencies spend public dollars accurately, maintain audit-ready records and reduce the administrative load on finance, procurement and operational teams.

RoadFlex is available to eligible public-sector agencies through established cooperative purchasing frameworks, including Sourcwell, providing a procurement-ready path to adopt modern operating-spend controls in compliance with public-sector purchasing requirements.



RoadFlex combines Visa’s global network capabilities with real-time authorization controls, department-aware attribution, tax enforcement, and integrated data sharing across financial and operational systems.



The RoadFlex + Visa approach

Modernizing government operating spend requires infrastructure capable of aligning day-to-day transactions with financial governance and audit expectations. RoadFlex delivers this by treating the corporate card not as a payment method, but as programmable infrastructure — with rules, controls and attribution applied in real time.

Visa provides the payments foundation:

- ✓ A payments network supporting secure, reliable government and commercial payment programs at scale
- ✓ Global acceptance
- ✓ Reliable authorization
- ✓ Strong network-level security

RoadFlex builds and delivers the solution for the needs of government:

- ✓ Real-time authorization logic
- ✓ Department, program, vehicle and asset attribution at purchase
- ✓ Enforcement of budget, policy and tax rules
- ✓ Procurement-ready contracting options
- ✓ Integration with ERP, finance and fleet systems

This combination of capabilities and expertise provides a solution that can enable agencies to modernize spend governance without requiring major system overhauls or lengthy procurement cycles.



RoadFlex delivers by treating the corporate card not as a payment method, but as programmable infrastructure — with rules, controls and attribution applied in real time.



Real-time, policy-aware controls

Enforcing rules at the moment of spend

Legacy programs allow transactions to clear first and ask questions later. RoadFlex reverses this model by enabling upstream agency policy enforcement.

At authorization, RoadFlex evaluates every purchase against configurable rules, including:

- ✓ Allowed or restricted MCCs (merchant categories)
- ✓ Department or program assignment
- ✓ Budget or grant limitations
- ✓ Fuel- and fleet-specific rules (fuel type, volume, frequency)
- ✓ Tax rules and exemption eligibility
- ✓ Vehicle- or driver-level restrictions
- ✓ Time-of-day or location-based rules

Transactions that violate policy can be declined, flagged or routed according to agency preference.

Why this matters

Agencies using RoadFlex report significant reductions in:*

- ✓ After-the-fact rebilling
- ✓ Policy violations discovered weeks after posting
- ✓ Manual exception handling
- ✓ Audit cycle preparation time

By preventing errors before funds move, RoadFlex can reduce administrative workload while improving financial accuracy.



RoadFlex can reduce administrative workload while improving financial accuracy.

Accurate department and program attribution

Embedding context into the transaction flow

The biggest operational challenge cited by many government finance teams is not the purchase itself, but the post-transaction allocation. Because legacy card programs lack program context, agencies spend substantial time reassigning charges across departments or funds.

RoadFlex significantly reduces this burden by embedding attribution at the point of spend. Every transaction can carry:

- ✓ Department or division
- ✓ Program or grant identifier
- ✓ Vehicle, driver or asset ID
- ✓ Project or activity code
- ✓ Tax classification and exemption logic
- ✓ Custom fields aligned to the agency's financial structure

This metadata travels with the transaction from authorization through settlement and into ERP, accounting, fleet management and reporting systems.

Outcome

Month-end reconciliation becomes a review, not a reconstruction

With correct attribution captured up front, agencies see:*

- ✓ Fewer journal entries
- ✓ Reduced back-billing
- ✓ Reduced dependency on spreadsheets
- ✓ Stronger internal controls
- ✓ Lower audit risk



Because legacy card programs lack program context, agencies spend substantial time reassigning charges across departments or funds. RoadFlex significantly reduces this burden.

Tax-exemption and compliance enforcement

Many government agencies are exempt from certain taxes — including fuel taxes, sales taxes and regional levies.

In traditional card programs, capturing the correct tax treatment requires:

- ✓ Manual documentation
- ✓ Refund submissions
- ✓ Post-transaction corrections

RoadFlex applies tax rules in real time, based on:

- ✓ Agency tax exemption status
- ✓ Purchase category
- ✓ Jurisdiction requirements
- ✓ Fleet-specific tax logic

This approach reduces refund processing, improves record defensibility and helps ensure compliance requirements are respected at the moment of purchase.



Help ensure compliance requirements are respected at the moment of purchase.



Procurement-ready adoption through cooperative purchasing

Government procurement processes can delay modernization efforts for months or even years. RoadFlex removes this barrier by offering procurement-ready contracting paths.

Agencies can adopt RoadFlex through:

- ✓ Cooperative purchasing agreements
- ✓ Existing public-sector contract vehicles
- ✓ Standardized, competitively sourced procurement pathways

This can significantly shorten implementation timelines and allows agencies to modernize controls without needing a standalone RFP – while remaining fully compliant with public procurement regulations.

The Visa Network: Security, reliability and acceptance

Visa provides the network foundation that public-sector agencies require:

- 

Global acceptance and availability

Transactions can be executed where government operations actually occur – urban, rural, remote and multi-jurisdictional environments.
- 

Authorization reliability

Visa’s global payments network delivers secure, reliable and highly available authorization, clearing and settlement at scale.
- 

Security at network scale

Visa’s fraud monitoring, tokenization and dispute processes support agency needs for secure, regulated operating-spend environments.



Government procurement processes can delay modernization efforts for months or even years. RoadFlex removes this barrier by offering procurement-ready contracting paths.

Integration across financial and operational systems

Operating spend touches nearly every system in a government agency. RoadFlex is designed to push structured, standardized data into downstream platforms without manual intervention. RoadFlex integrates with:

- ✓ ERP systems
- ✓ Financial management and accounting software
- ✓ Fleet Management Information Systems
- ✓ Telematics and vehicle platforms
- ✓ Budgeting and grants management tools
- ✓ Internal reporting systems

This interoperability enables:

- ✓ Automatic posting of attributed transactions
- ✓ Alignment with grant and budget workflows
- ✓ Real-time visibility for finance leaders
- ✓ Operational insight for fleet and field teams

Agencies gain a single, reliable source of truth for operational spend, eliminating the silos that often drive errors and audit findings.

Audit-ready documentation by design

Audit readiness is a daily responsibility for public-sector finance teams. RoadFlex simplifies this by ensuring every transaction is recorded with:

- ✓ Who spent
- ✓ For what purpose
- ✓ Under which rules
- ✓ On whose authority
- ✓ Against which budget or program
- ✓ With what asset or vehicle context

This structure supports compliance with:

- ✓ PIIA requirements
- ✓ Grant documentation standards
- ✓ State and local audit mandates
- ✓ Internal oversight processes

Because data is standardized and embedded at the time of purchase, RoadFlex turns audit preparation from a manual scramble into a natural output of daily operational activity.



RoadFlex turns audit preparation from a manual scramble into a natural output of daily operational activity.

How to adopt RoadFlex?

Modern operating spend controls for government needs

Government agencies seeking to modernize operating spend controls often face a common concern: how to adopt new capabilities while remaining compliant with public procurement, financial and oversight requirements. RoadFlex is designed to address these considerations directly.

Procurement-ready by design

RoadFlex is available to eligible public-sector organizations through established procurement channels, such as Sourcewell, NASPO ValuePoint and OMNIA Partners. These pathways allow agencies to evaluate and adopt modern spend infrastructure without issuing a standalone RFP, while remaining fully aligned with public procurement rules and competitive sourcing requirements.

Designed to complement existing systems

RoadFlex adoption does not require agencies to replace existing ERP, financial management or operational platforms. RoadFlex integrates with most finance, accounting, fleet and operational systems, allowing agencies to introduce preventive controls and real-time attribution while preserving established workflows.

Phased and configurable implementation

Agencies can implement RoadFlex incrementally — starting with specific operating spend categories, departments, or programs — and expand over time. Policies, attribution rules and controls are configurable to reflect each agency's organizational structure, budget model and compliance obligations.

Accelerating time to value

By combining procurement-ready access with configurable controls and system integrations, agencies can move from evaluation to operational use faster than traditional payment or expense-management implementations — often in weeks rather than months or years.

Together with Visa's global network infrastructure, RoadFlex provides government agencies with a practical, compliant path to adopt preventive, real-time operating spend controls — supporting modernization goals without disrupting mission-critical operations.

Procurement-ready for government

- ✓ Available via cooperative purchasing
- ✓ Includes Sourcewell, NASPO ValuePoint and OMNIA Partners
- ✓ Designed to align with public-sector procurement requirements

Sourcewell 

 NASPO ValuePoint™

 OMNIA®
PARTNERS

Case study

Madison County Sheriff's Office

Fueling used to be a recurring point of frustration for the Madison County, State of North Carolina Sheriff's Office. The department's fleet of Dodge Chargers, Dodge Rams and older Ford Explorers fuels entirely at retail stations across the county. The department needed a spend solution that could support deputies in the field while giving administrators clear control and visibility.

Challenges before adoption

- ✓ Cards frequently failed at the point of spend, disrupting operations
- ✓ Administrators lacked visibility into transactions
- ✓ Manual reconciliation created delays and frustration
- ✓ Policy violations were often discovered weeks after posting

The RoadFlex + Visa Solution

- ✓ Real-time authorization controls aligned to agency policy
- ✓ Driver- and vehicle-aware fleet rules
- ✓ Centralized management of all cards and limits
- ✓ Immediate visibility into spend by department and vehicle
- ✓ Automatic attribution to correct programs

Results

- ✓ Reliable field operations with fewer service interruptions
- ✓ Significant reduction in manual reconciliation
- ✓ Improved administrative oversight
- ✓ Faster response to audit or reporting requests

This example illustrates how modern spend infrastructure directly supports both operational readiness and financial accountability.



RoadFlex gave us real control and real visibility – two things we've never had at the same time before."

Darlyne Rhinehart

Accounting Specialist, Fleet Administrator

The RoadFlex + Visa Advantage for government agencies

Combining Visa's global payment infrastructure with RoadFlex's preventive controls delivers a solution designed and operated for the needs of government.

Key benefits

- ✓ Accurate spend attribution at the point of purchase
- ✓ Real-time enforcement of policy, budget and tax rules
- ✓ Reduced reconciliation workload for finance teams
- ✓ Alignment with procurement, budget and grant workflows
- ✓ Audit-ready documentation built into each transaction
- ✓ Network reliability and acceptance supported by Visa
- ✓ Procurement-ready adoption through cooperative purchasing mechanisms

This solution aligns directly with the modernization priorities identified in [Paper 1](#), offering agencies a way to reduce administrative burden, strengthen controls and improve confidence in the integrity of operating spend.



Conclusion

Government agencies are under increasing pressure to modernize how they manage operating expenditures. Persistent challenges – misallocated transactions, delayed visibility, improper payments and manual reconciliation – highlight the limitations of legacy spend models and the need to shift toward preventive, real-time controls.

RoadFlex, built on the Visa network, provides a modern solution designed specifically for these needs. By applying policy, attribution and tax logic at the moment of spend and integrating structured data across financial and operational systems, RoadFlex helps agencies simplify their spend landscape and achieve higher levels of accuracy, accountability and audit readiness.

For agencies seeking to modernize their operating-spend systems, RoadFlex + Visa offers a foundation that meets today's demands and prepares organizations for tomorrow's expectations.

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Modernize operating spend.
Strengthen accountability.
RoadFlex + Visa can help.



Connect with Visa to learn more.