

Case Study

# Headquarter Automotive

Major auto group implements automation to slash payment processing time by three days each month.





## CASE STUDY

# HEADQUARTER

## — AUTOMOTIVE —

**Industry:** Automotive

**AP Staff:** 2

**Annual Spend:** \$13.7M

**ERP:** CDK

### Client Profile

Headquarter Automotive, a Florida-based auto group, boasts over three decades of industry excellence. Renowned for their commitment to customer satisfaction, they've earned numerous awards for their performance in customer service, retention, and sales efficiency. They prioritize innovation in all aspects of their operations, including accounts payable.

### Challenges

Despite their success in vehicle sales, Headquarter Automotive grappled with inefficiencies stemming from disjointed payment processes. Judy L. Farcus Serra, COO/CFO at Headquarter Automotive, remarked, "It was all over the place... we had our entire payables check run – every single check – taking a month to process." The lack of centralized control led to challenges in expense reimbursement. Cheryl Lopez, Corporate Controller at the auto group, emphasized these issues, recalling that "visibility and employee expense reimbursement were a huge problem."

The manual nature of their payment system led to significant time and resource drain. Lopez described the challenge of managing credit card statements, saying, "We were doing

"Corpay proactively reaches out to our vendors to see if they would like to switch to more strategic payment methods... the internal support has been fantastic. Whenever we call in, we get someone who knows their stuff."

Cheryl Lopez

Corporate Controller,  
Headquarter Automotive

a lot of refunding to associates when they would make payments on their own cards. It was difficult. We wouldn't even get the statement until the employee gave it to us."

Faced with these challenges, Headquarter Automotive sought a solution that seamlessly integrated with their existing ERP, CDK. They needed a payment platform that could streamline processes and provide better visibility into cash flow.

### Solution

Headquarter Automotive solved their payment problems by choosing Corpay, who offered direct integration with CDK, as well as end-to-end AP automation and paperless expense management. Corpay's implementation process, described by Lopez at the auto group, as "seamless," facilitated a smooth transition to a more efficient platform.



24 AP hours  
saved per month



\$3300 per month  
in cash rebates



Direct integration  
with CDK

By leveraging a combination of Corpay Payments Automation and ExpenseTrack, Corpay's expense management solution, the auto group consolidated their processes and gained real-time visibility into transactions. They also introduced ghost cards for technicians traveling for the company, simplifying expense reimbursement workflows. Serra explained, "It's easy... They don't have to use their debit cards for hotel and gas."

## Results

The adoption of Corpay yielded significant results for the company. Lopez summarized, "It's just saving a lot of time. The reporting is good too – better than what we were accustomed to." Corpay Payments Automation also reduced costs, with Serra adding, "It's less expensive and it takes less time. Now we're seeing all our spend detail in our own reports, and we're getting rewards on that spend."

The enhanced visibility into their payments empowered Headquarter Automotive to make more informed decisions, and the cash rebates have positively impacted their bottom line. Lopez noted, "With the rebates... We're making money. It has definitely impacted our P&L."

Other benefits of Corpay Payments Automation and ExpenseTrack solutions include:

- Faster payment processes for all payment types (including checks, ACH, and virtual cards), cutting total payment processing and reconciliation time by 3 days each month
- Improved vendor relationships and communication with next-day payment receipt and optimized payment methods
- Significant cost savings through the elimination of manual payment handling, alongside over \$3000 in monthly cash rebates on card spend
- Clearer visibility into financial transactions, expense reimbursements, and cash flow, facilitating better decision-making

## About Corpay

Corpay (NYSE: CPAY) is a global leader in payments, helping businesses of all sizes better track and manage spend. Through its unified spend management platform, Corpay Complete, Corpay offers a range of solutions including Payments Automation, Invoice Automation, Procure-to-Pay, Expense Management, and Commercial Card programs. These solutions empower clients to automate, secure, and streamline business payments while reducing overall costs. An S&P 500 and Fortune 1000 company, Corpay processes 1.9 billion transactions annually and is the #1 B2B commercial Mastercard® issuer in North America. Learn more at [www.corpay.com](http://www.corpay.com).