

CASE STUDY

Automotive Group Drives Fraud Away and Gains Visibility With Corpay's Card Program



Ewing Automotive Group is a family-owned dealership group in Plano, Texas, operating Mercedes-Benz, Buick GMC, and Subaru locations. Known for its modern facilities and commitment to employee experience, the company continues to grow across North Texas.





“Switching to Corpay’s card program completely changed how we handle payments. We’re done with chasing receipts across desks or emails, and our team can now tackle bigger tasks like vendor management.”

— **Autumn**, Chief Financial Officer

Client Profile

Ewing Automotive Group, based in Plano, TX, is a fast-growing dealership group with multiple locations across North Texas. Their teams manage daily operations, procurement, and vendor coordination across a range of automotive brands. As the company added new stores, they needed to modernize their payment workflows and scale their back-office systems without increasing headcount.



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Challenges

Before Corpay, each dealership relied on a single American Express card, often tied to the dealership's general manager. These shared cards had limited visibility and no fraud controls.

Receipts were sent in by email, printed, or walked across the office. Reconciling transactions was slow and inconsistent. Finance often learned about spending weeks after the fact, with no clear audit trail.

Employees across departments also paid for purchases out of pocket, then submitted reimbursement requests. Even when processed quickly, this created unnecessary friction.

"The old process was unorganized and inefficient," Autumn said. "It was so manual, it made every one's role in the process more painful than it had to be."

"I care about accuracy down to the last detail," she added. "We didn't even have the opportunity to analyze our spend before. We were just trying to confirm if someone swiped a card at McDonald's."

These inefficiencies pushed Ewing to seek a better solution.

Solution

Autumn and Finley Ewing, IV, Dealer, decided to move away from Amex and build a more scalable program through Corpay. They rolled out physical and virtual cards across dealership departments, assigning specific cards to teams or vendors.

"If one card gets compromised, the rest of the group keeps running," Autumn said. "We're not resetting everything over one incident."

The Corpay system was easy to implement. Autumn configured custom alerts and transaction workflows, leaning on the Corpay team only when needed. The company opted for post-purchase visibility rather than pre-approvals to keep the process fast but still transparent.

"Honestly, the platform made sense right away," she said. "I didn't need to be handheld through it."

She also created a clear, three-page cardholder agreement that outlined expectations and accountability. That simple change made a noticeable impact.

"People spend differently when their name is on the card. They know it's traceable," Autumn said. "It keeps them more thoughtful."

To address these pain points, Ewing turned to Corpay's scalable card program.

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Results

The finance team now has full visibility into purchases as they happen. When a card was accidentally used at a chiropractor's office, it was flagged and resolved within 24 hours. In the old system, it could have gone unnoticed for weeks.

The team reclaimed time previously spent chasing receipts. Payroll no longer handles one-off reimbursements, and accounting now focuses on vendor compliance, documentation, and reporting.

"Our AP team isn't buried in chasing paper receipts anymore. The Corpay platform offers an ease of receipt uploads at the time of purchase and post purchase but also has reminders for card users to upload receipts."

The group has also seen meaningful returns from the program, generating more than \$13,000 in card rebates within the first year. The owner plans to reinvest those dollars into employee engagement.

"We do a lot to recognize our teams," Autumn said. "Now we can do even more with the rebates we're earning."

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.