



Beyond the company car:

Exploring the changing shape of business mobility

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Mobility is often no longer built around a central fleet



AI generated

Traditionally, work-related travel has followed a familiar pattern: company cars, clearly defined roles, and processes built around a central fleet.

Today, that model has shifted, and a gap is opening up. EVs, public transport, and other alternatives are now a large component of the business mobility mix. And increasingly employees and contractors now use their personal vehicles for work-related tasks, from deliveries to client visits.

This whitepaper explores what's driving the shift away from traditional fleet models, four key dynamics shaping how mobility is managed today and the operational, legal and cultural pressures that are emerging as a result. It will then go on to examine how smarter solutions can help businesses close the gap and deliver truly connected mobility management solutions.

This shift has real implications.

Why? Because whilst the vehicle may belong to the employee, responsibility for ensuring it's roadworthy, legal, and compliant, typically still rests with the employer. Another aspect of this shift is the move towards mobility, which is adding considerable complexity for fleet managers, and increasing the gap between them and their transportation.

Four key dynamics shaping business mobility management

The rise of remote working, flexible schedules, and sustainability has transformed how employees travel for work. Many road-based business trips in the UK now take place in personal vehicles, rather than company cars.

Yet despite this shift, most fleet management systems haven't evolved. Fragmented admin, limited visibility, and manual reconciliation are still the norm. Key data points like emissions, insurance, and mileage, are often hard to access or missing, increasing pressure on fleet operators and creating more disconnected systems.

As a result, businesses are facing new challenges. Compliance teams are under pressure, ESG reporting lacks critical inputs, operations are more disjointed than ever, and employees are demanding tools that are as flexible as the way they work.

1 Rising compliance risk

As more employees use their own vehicles for work, many businesses can find themselves in the dark. Unlike company cars, where insurance, MOTs, and roadworthiness are centrally managed, personal vehicles offer little to no compliance visibility. Yet the legal responsibility remains with the employer, leaving many organisations exposed to risks they can't always see – but are still expected to prevent.

And the risks are real. In the UK alone:



3 in 4 of those who drive for work are using their own vehicle to do so.¹



1 in 3 employees who use their personal car for business are not insured correctly.²



Nearly 2.9 million UK drivers have been driving without a valid MOT in the last 3 years.³

That's a compliance minefield. If a vehicle isn't road legal and something goes wrong, both the employee and the business may face legal and regulatory scrutiny and potential liability. When compliance breaks down, the consequences can be significant, and can trigger, amongst a host of issues, resource-heavy investigations, regulatory scrutiny, legal liability, and reputational damage.



2 Operational complexity

In the era of company cars and vans, managing compliance, regulation, and legal issues within mobility often sat solely with the fleet team. But as workforces have become more dispersed and travel methods more varied, mobility has become a cross-functional challenge that now touches HR, finance, compliance, and line managers amongst others.

There's often no single system connecting it all

Admin takes longer than it should. Tasks can overlap, details can get missed, and what should be routine can end up dragging down the day. Whether it's verifying insurance, logging mileage, or reconciling payments, the process is often slowed by a patchwork of outdated tools, from spreadsheets and email chains to expense systems with no real link to the journey they're meant to track. Without real-time visibility into where money is going, it can become harder to prevent out-of-policy purchases, spot leakage, and reduce unnecessary costs.

4 A shift in employee expectations

Many employees now expect more consumer-like experiences at work. In their personal lives, digital tools are fast, flexible, and intuitive. So, when they're faced with clunky, manual processes for ground-based mobility, the disconnect is clear. This disconnect can appear across insurance, compliance, regulation and even all the payments they make on the way. The general theme across all shows us that whilst expectations are high, reality often does not live up to it.

Instead, many are left to manage compliance on their own; paying for journey essentials upfront, waiting for reimbursement, and navigating complex systems that feel a step behind. It's frustrating, slowing them down and opening the door to human error. When employees expect tools that help rather than hinder, clunky systems only add to the problem. They need a solution that simplifies mobility from end-to-end, reducing the costs and complexity involved, whilst delivering the kind of streamlined payment user experience they are accustomed to in their personal lives.

3 Gaps in ESG reporting

Sustainability is increasingly a business priority, but the way employees and contractors travel is often a blind spot. When personal vehicles are used for work, their emissions are rarely tracked. With increasingly frustrating operations and rising compliance pressure, this can have critical consequences for those companies looking to manage sustainability targets, as without reliable data on how people are moving and in what vehicles, organisations risk misreporting.

This can make it harder to drive genuine progress towards net zero and may increase reputational risk if targets are based on incomplete or inaccurate information.



Many businesses are looking for a solution that delivers total fleet visibility

Businesses need a connected model that treats every vehicle used for work as part of a single ecosystem.

Whether that vehicle is company-owned, leased, or employee-owned, the same standards should apply. To make this happen, many are looking for a solution that delivers consistent visibility, checks, and clarity.

It creates a need for a shared system that can provide:

- ✓ **A view of every vehicle in use:** tracking MOT, insurance for business use, vehicle tax, and roadworthiness in real time.
- ✓ **Scheduled and ad-hoc licence checks:** aligning checks to individual driver's risk profiles; identifying any changes to licence conditions.
- ✓ **Automated checks and alerts:** flagging risk early and reducing admin for the teams managing it.
- ✓ **Built-in compliance standards:** applying them consistently, regardless of who owns the vehicle.
- ✓ **Integrated payments data:** simplifying reporting, controlling spend, and supporting carbon tracking.



In short, businesses need a smarter way to manage modern mobility and deliver experiences that eliminate the disconnect between vehicle and driver management.

Visa and CarCloud: Helping to drive the shift towards connected mobility

As the way we work and travel evolves, so too must the systems that support it.

Today's mobility challenges can require more than traditional fleet tools can offer, they often call for smarter, more connected solutions that bridge the gap between compliance, cost control, and the employee experience.

That's why Visa is partnering with CarCloud. Together, we're helping businesses move beyond fragmented systems and build a unified model for modern mobility, one that brings visibility, accountability, and simplicity to every journey, no matter who's behind the wheel.

CarCloud is rethinking business mobility, helping fleets regain control of fragmented systems by delivering the clarity, automation, and oversight they need to operate at scale. Whether a vehicle is owned by the business or an employee, it's managed through the same framework, reducing risk, improving compliance, and making mobility simpler to oversee.

At the core of the platform:

-  **Real-time compliance tracking across tax, MOT, insurance, and licence data**
-  **Centralised cost visibility and control across in-house and grey fleets**
-  **Proactive alerts that support employees before issues arise**
-  **A continuous audit trail capturing actions and accountability**
-  **Scalable onboarding and exception reporting for full oversight**
-  **Emissions visibility to strengthen ESG reporting and sustainability planning**

It's a platform designed to support smarter decisions, stronger governance, and better cost control for businesses and employees alike.

On top of this, Visa adds a layer of payment data insight and intelligence. By integrating real-time spend data from mobility-related transactions, Visa brings deeper clarity to how, where, and why employees travel, enabling sharper controls, stronger policy enforcement, and better business outcomes.

How? Through a fleet payment card that allows drivers to pay wherever Visa is accepted, and fleets to unlock globalisation at scale. That includes payments for fuel, EV charging, tolls, parking, and public transport that can all be tracked and analysed in one place, helping businesses align payment behaviour with policy, ESG targets, and cost control strategies.

Together, CarCloud and Visa are delivering the joined-up solution many businesses want, purpose-built for the mobility challenges of today and tomorrow.



What a connected mobility system means for your business

Bringing compliance, payments, and data into one place can unlock real, tangible benefits for your organisation.

You could gain stronger governance, greater visibility into mobility spend, and a lower risk profile, all through a consistent framework that covers every vehicle used for work, whether it's company-owned or employee-owned. This can make it easier to enforce your policies, evidence compliance, and scale operations across different teams and regions. It can also help sharpen your ESG reporting, with more accurate emissions data and clearer insights.

That clarity flows through to your day-to-day operations. Instead of losing time to paperwork or disconnected systems, your teams can focus on what matters, from HR applying policy fairly, to Finance keeping spending in check, to Risk and Compliance working from live data, not blind spots. With one system connecting everyone, cross-team decisions can get faster, and collaboration can become easier.

And for your people on the ground, business mobility can be much simpler. They'll receive timely prompts to stay compliant and use a single payment method for every journey, removing the need for out-of-pocket spend or manual claims. It's a smoother experience that supports them to travel legally, safely, and without the usual admin hassle.

In short, it's a mobility model that fits how your business actually moves today.



Ready to take control of modern mobility?

Talk to us about how Visa and CarCloud can help your business simplify compliance, sharpen oversight, and support your teams, wherever and however they travel.

[Reach out to Visa to learn more](#)

[Reach out to CarCloud to learn more](#)

1. [Research conducted by Research Without Barriers in November 2025. Survey consisted of 1,678 UK adults who use their car for work purposes.](#)
2. [Grey Fleet – managing the hidden risks for employers. Volkswagen Financial Services, 2025.](#)
3. [Almost 3 million UK cars on the road without a valid MOT. Alice Campion, Confused.com, 8th December 2025.](#)