



Turning Policy Shifts into Moments of Clarity

**Five Tips for Safeguarding
Your Spend in Times of Change**

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Adapting to New Realities Requires a Clear-Sighted Response

Business change of any kind tells us two things. First, businesses inevitably gain an advantage, no matter if the adjustment is severe or minimal. Second, additional changes in how people get things done also emerge – some short term, some long term.

The same rules apply when your business policies change, even if you've already put automation and digital controls to work to keep employee spending in line. Customers are being bolder about their expectations, and your employees are most likely pushing the limits to satisfy them. There are also unheard-of supply chain issues and rising inflation rates, which dramatically impact spending and overall delivery.

If history is any guide, all these factors can bring a sizeable jump in violation rates. In 2021 alone, the first quarter saw an almost 45% rise in employee spend violations, compared to the last quarter in 2020.¹

But it is possible to get ahead of noncompliance when you have the right mechanisms in place. By having consistent clarity, you can quickly respond to travel and expense (T&E) policy changes in ways that safeguard your spending and help ensure employees are keeping up with new requirements.



Despite the global pandemic, **2021 saw more violations per dollar than 2020.**²

1–2. “[2021 Spend Insights Report](#),” SAP® Concur® in partnership with Oversight, 2022.

Here's What You Should Consider Now.

No matter how automated spend management processes are, business expenses can get out of control quickly when policies change or are outdated. The easier the process is for your managers and employees to follow, the faster they can get the right information to make more strategic decisions, whenever and wherever they are.

To see where you stand on managing policy changes and their impact on spend, ask yourself the following questions and discover how you can improve your compliance and T&E policy management processes.

- Do your auditing processes run frequently, quickly, and accurately?
- How confident are your employees in their ability to stay compliant?
- Do your employees have the support to adhere to policy workflows and updates?
- Can you adapt spending and auditing processes as quickly as policies change?
- Are your policies effective enough to achieve corporate sustainability goals and requirements?

Do Your Auditing Processes Run Frequently, Quickly, and Accurately?

Anyone who audits expense reports and direct and indirect spend activity manually knows how time-consuming and error-prone the process can be. And if audits are not done frequently, organizations may not be able to recover overpayments, address contractual violations early, or avoid future noncompliance – especially as policies change.

Embedding artificial intelligence (AI) and machine learning into the process can automate all that manual work, paving the way to frequent, fast, and accurate audits. You can identify suspicious spending activity before payment, address out-of-policy spending, and detect fraud and repetitive errors. Plus, your employees can be reimbursed faster and with less cost.

98%

of finance managers have seen an increase in noncompliant experiences over the past year.

– [SAP Concur Pulse Survey, 2022](#)

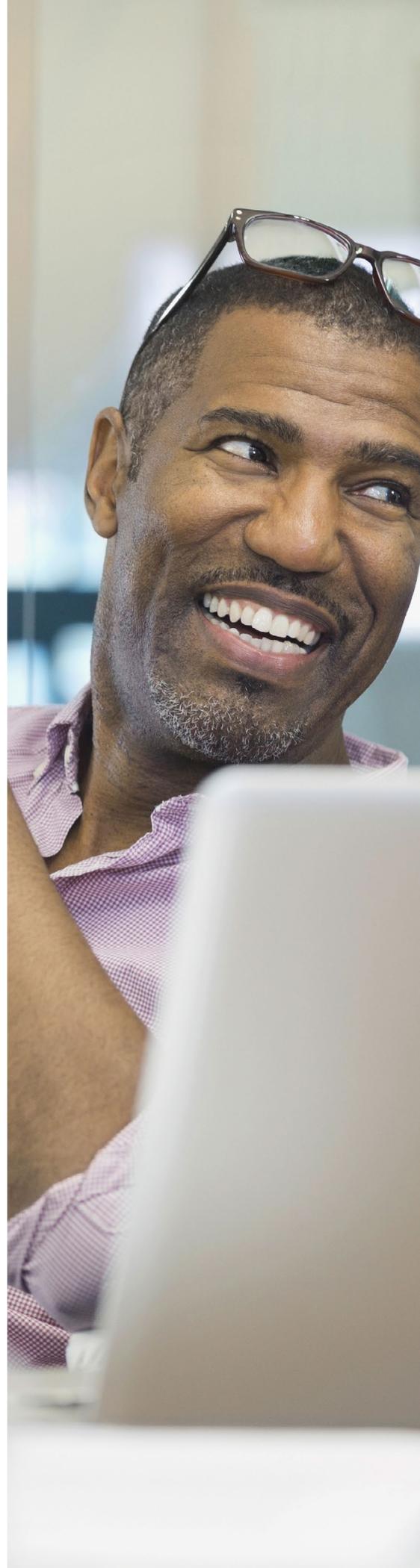
Boost Accuracy, Visibility, and Efficiency with Automation

Collect detailed expense data through automated receipt extraction, translation, deep learning, and natural-language processing.

Let auditors focus solely on resolving exceptions and expenses where risk is found, while process automation handles low-risk reports.

Track errors and incidents of fraud closely to tell the difference between intentional misuse and accidents.

[Concur Detect by Oversight](#) enhances expense audit programs while mitigating and reducing risk. With AI and machine learning technology embedded in the service, you can automatically analyze your expense reports to detect fraud and compliance issues, accelerate the auditing process, and resolve issues before and after reimbursement.



How Confident Are Your Employees in Their Ability to Stay Compliant?

Employees around the world are told that big organizational and administrative shifts are coming. But all too often, they are unsure of how those changes impact their jobs, the process of submitting expenses, and complying with new business policies.

To break through this wall of doubt, employees need a system to guide their spending. By bringing automated workflows and AI together, your employees can make better purchase choices, without needing to know every new policy word for word to stay compliant. The overall digital experience guides them in the right direction, alerting when an expense is not correct and providing guidance on the best choices. It's easier for expensing, intelligent for spend management, and good for auditing.

US \$3,397

of questionable expenses submitted by 89% of business travelers individually, on average.

– [SAP Concur Pulse Survey](#), 2022

Provide Valuable Guidance for Better, More-Informed Decisions

Bring hard-to-find data to the surface and identify employees who routinely spend out of policy to provide one-on-one assistance.

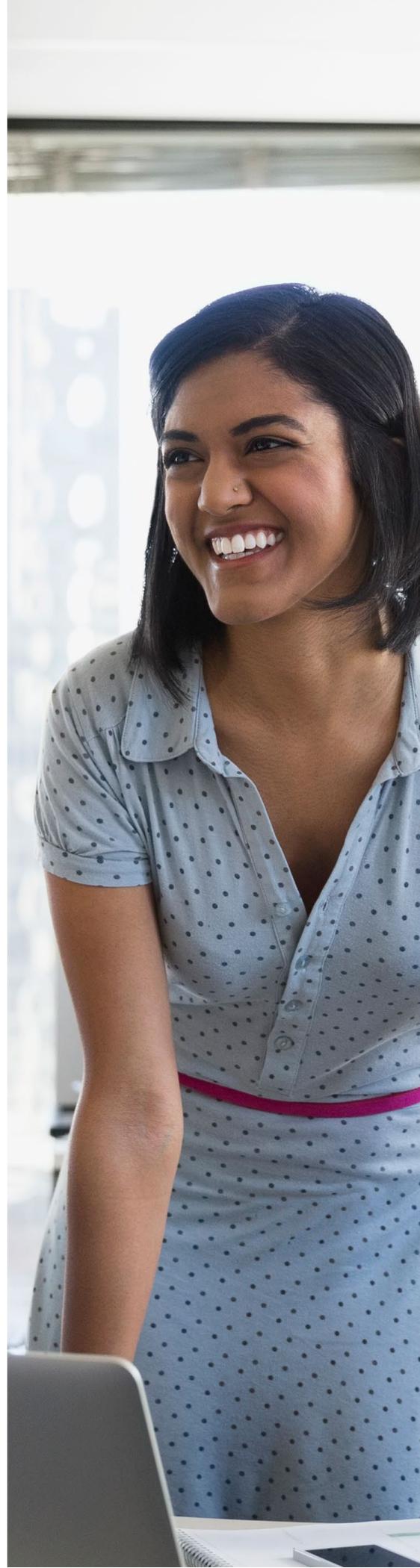
Make training faster, better, and more memorable with real-time, in-solution that allows users to apply new knowledge as they need it.

Create a culture of compliance by guiding your employees' expensing decisions and reporting and alerting them when an error occurs.

Use analytics-based findings to identify employee spend behavior and patterns, evaluate the need to update policies, and optimize program performance.

“Concur Detect really enabled us to broaden the audit population of our expense reports, to look at every single expense report that’s submitted, monitor compliance, look at spend categories, and really help provide meaningful analytics and insight to the business.”

– Brian Dela Pena, Senior Director of Accounting Operations, [VMWare](#)



Do Your Employees Have the Support to Adhere to Policy Workflows and Updates?

With a keen customer focus and clear commitment to deliver high-quality products and services, your business is continually striving to make life for your customers better and easier. That quest for improvement can also be extended to your internal processes, particularly those involved in your T&E policies.

Managing spend needs to be as smooth and efficient as possible. But at the same time, the systems that support those processes must also be up to date with your policies. Unfortunately, most organizations find that delivering that advantage is anything but simple.

With the right expertise and care from a trusted provider, you can improve auditing productivity, policy compliance, and business profitability while optimizing and streamlining your spend management system. Business and technology experts can help ensure your processes and technologies are aligned with your current policies and can evolve quickly to future adjustments or new requirements.



Help Your Business Spend and Operate with Confidence

Increase compliance by reviewing your policies during annual, interactive site reviews to share best practices and measure results against expectations.

Maximize administrator time and productivity by providing trusted subject-matter experts to help keep tasks running smoothly through chat, e-mail, and phone.

Provide a positive user experience that gives employees 24x7 access to dedicated, expert support, whenever they need it.

Offer strategic services for policy compliance needs, such as making configuration changes, managing travel allowance, and getting the most value from implemented solutions.

SAP Concur solutions provide a comprehensive range of support services for business users and administrators. Leveraging such expertise and care empowers you to get the most value from your digital investment while saving time and increasing employee satisfaction.

“We’ve been moving forward to become a digital technology communications company so we can provide absolutely the best experience for our customers. We knew SAP Concur solutions could help us become that digital-first company.”

– Gary Allen, Global Program Manager for SAP Implementation Programs, [Vodafone Group plc](#)



Can You Adapt Spending and Auditing Processes as Quickly as Policies Change?

Businesses are always looking for a way to move faster and more efficiently and stay ahead of the competition. Yet, processes that embody these characteristics contain hidden risks for fraud, errors, and noncompliant spending. T&E policies inevitably evolve over time, but that doesn't mean that speed, efficiency, and competitiveness can coexist with compliance across cost centers, departments, and the overall business.

By combining human expertise, AI, and machine learning in a single, cloud-based platform, you can automate reviews of policy compliance as close to the purchase as possible. Receipts can be analyzed and validated with a single image and in multiple languages, then aligned with expense line items to determine in-policy status. Expense reports can also be audited in accordance with the organization's policy, and tax and VAT checks can be verified to help ensure adherent tax claims.

100%

of finance managers say their roles have become more challenging due to staffing shortages, additional auditing and paperwork requirements, or involvement in internal communications.

– [SAP Concur Pulse Survey](#), 2022

Evolve with Intelligence, Control, and Confidence

Get better outcomes by backing your finance team with AI, so they can accurately identify misuse, waste, and noncompliant spending.

Improve tax and regulatory compliance by helping ensure proper documentation is provided and verifying item tax values match supporting receipts.

Give employees more time to focus on other tasks by letting a team of global auditors resolve exceptions directly with them and give daily support to your administrator.

Provide assistance in different languages by leveraging a team of global auditors that support receipt validation and policy compliance.

The [Intelligent Audit](#) service combines human auditors and AI to identify potential misuse and fraud more quickly and intelligently. You can extend reviews across your spending and approval processes to unearth trends that may indicate spend management issues and tap insights that can help you tweak policies to improve consistency. Best of all, all of these advantages are delivered without burdening your busy staff.

96.75%

of expense reports were audited in 2021 by using SAP Concur Auditing Services.

– SAP Concur top performing customer data, 2021



Are Your Policies Effective Enough to Achieve Corporate Sustainability Goals and Requirements?

Business travel is much more than visiting customers, sales partners, and vendors to help ensure revenue growth and a profitable bottom line. It's also about making the best possible choices about where to go, when to go, and how to get there to minimize every trip's environmental impact.

Adopting solutions that highlight sustainable policies and preferred green vendors for transportation, housing, and meeting locations is an exceptional first step toward sustainable travel. Employees can book business travel on their own, get the best rates, and stay within spending policies by receiving guidance and communications on corporate initiatives before, during, and after the trip. They can also get data insights into their carbon footprint and practical options for offsetting the effect of their behavior.

You can better position your business to attain its sustainability goals by leveraging insights from every trip. For example, you can consider the merits of existing travel choices, weigh better options for lowering the carbon footprint, and support environmental and labor policies and regulations.

59%

of travel decision makers are passionate about sustainable corporate travel, but find it challenging or are unsure how to put it into practice.

– [SAP Concur Corporate Travel Sustainability Index](#), 2020

Build Sustainability into Your Travel Program

Remind employees of corporate sustainability initiatives and policy by displaying custom notes on the home page of your corporate booking platform.

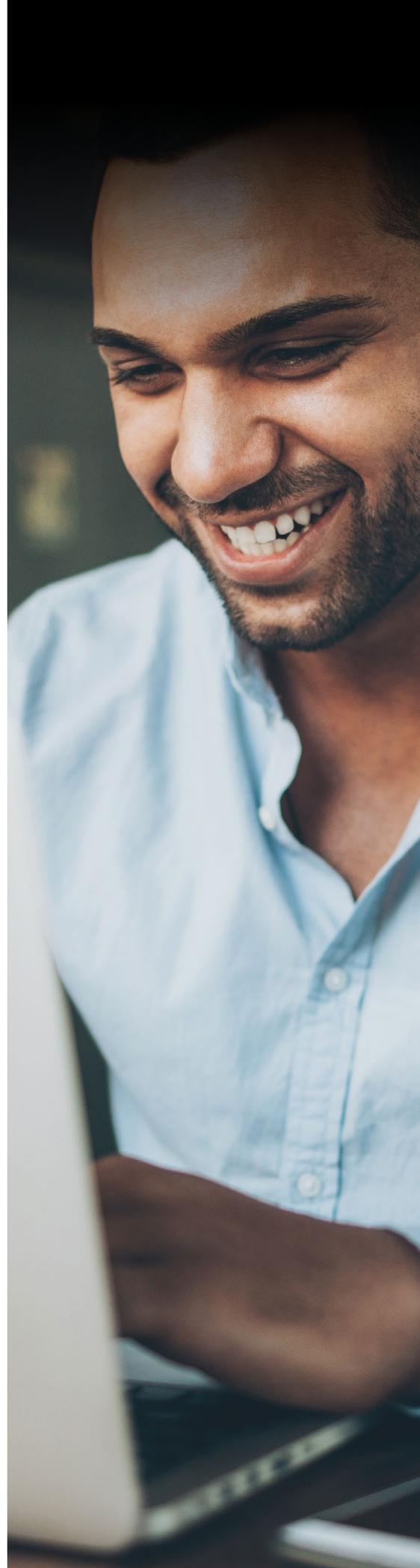
Configure rules for bookings, workflows, and audits to proactively guide employees through compliant and sustainable options.

Establish a baseline carbon footprint, so your organization can more quickly determine how to mitigate emissions or budget for actionable climate solutions.

Deliver a reporting dashboard that provides accurate data and deep analytics on the emissions and fuel efficiency of each trip, individual, and the business.

Capture employee feedback and social sentiment and apply those insights to adjust policies and optimize sustainability programs and initiatives.

With SAP Concur solutions and sustainability partners in [SAP Concur App Center](#), you can access a range of capabilities to improve your business's sustainability. The solutions enable your employees to understand corporate sustainability goals and their individual impact; compare their behaviors against organization, industry, and regional benchmarks; and apply that knowledge to establish new practices and metrics. You can also empower your executives to get more involved by being vocal about the value of sustainable practices and "walking the walk" along with the rest of the workforce.



Build on Opportunities to Improve and Grow Profitably

When your T&E policies are automated and supported by the right technology, compliance becomes a way of doing business for your employees. Your people will not only become inspired by a clear vision of their importance and advantages of policy shifts, but also stay informed on how their decisions impact the rest of the company.

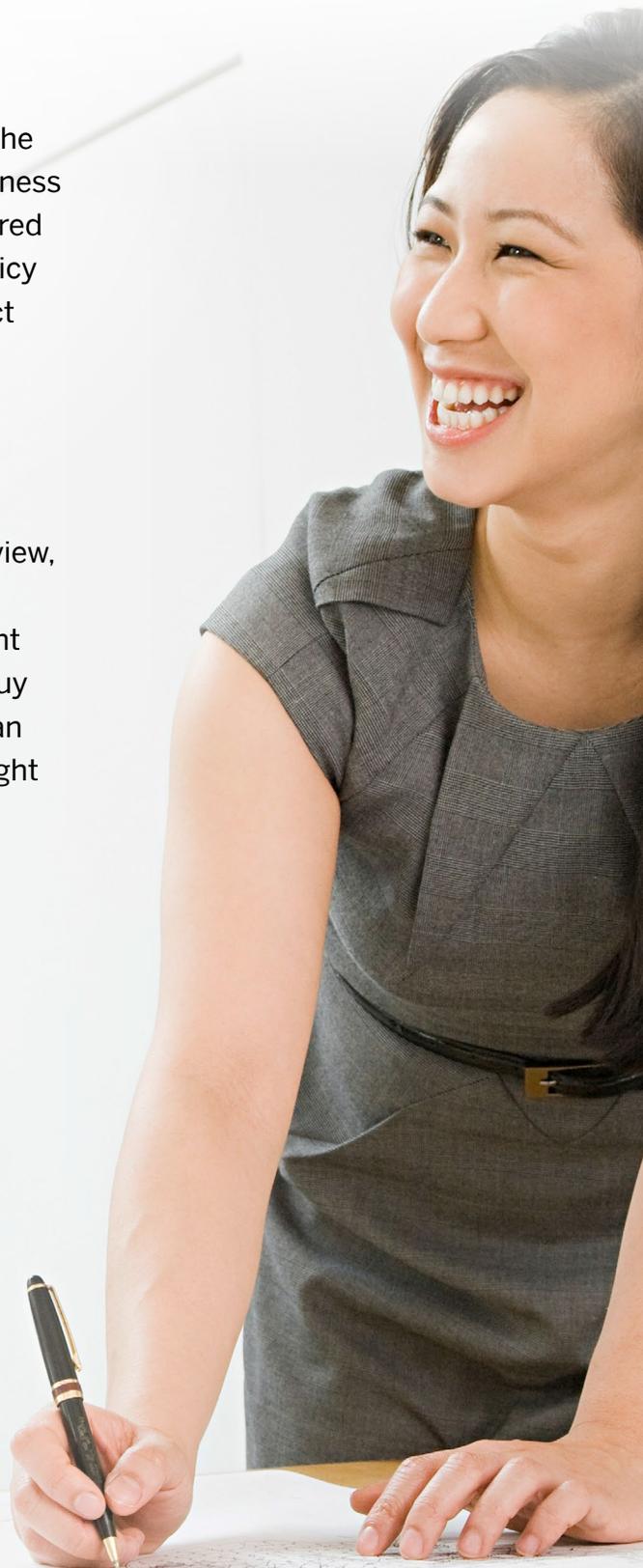
With SAP Concur solutions, you can use AI-driven controls to check every expense and catch out-of-policy charges before you reimburse them. SAP Concur audit experts are also available to help identify charges that need further review, helping ensure consistent compliance with your changing policies. Plus, you can give employees quick, in-the-moment tips and answers to questions, so as they decide what to buy and what to expense and how to follow new policies. You can even add services to help you along the way, providing insight on how to best adapt your processes and solutions.

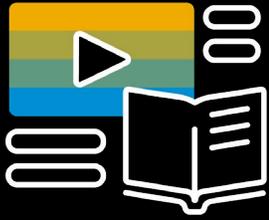
32% more employees follow company T&E policies

43% more efficient auditing staff

50% less time to reimburse expenses

– [“SAP Concur Helps Organizations Optimize Their Employee Spend Management While Improving Business Efficiency,”](#) IDC, sponsored by SAP, 2021.





Watch the demo to learn how SAP Concur solutions can help turn policy shifts into a moment of clarity for your spending.

[Learn more](#)

For more information, please contact your SAP Concur representative.



ABOUT SAP CONCUR

SAP® Concur® is the world's leading brand for integrated travel, expense, and invoice management solutions, driven by a relentless pursuit to simplify and automate these everyday processes. The highly-rated SAP® Concur® mobile app guides employees through business trips, charges are directly populated into expense reports, and invoice approvals are automated. By integrating near real-time data and using AI to analyze transactions, businesses can see what they're spending, improve compliance, and avoid possible blind spots in the budget. SAP Concur solutions help eliminate yesterday's tedious tasks, make today's work easier, and support businesses to run at their best.

Learn more at concur.com or at the SAP Concur [blog](#)

THE BEST RUN 