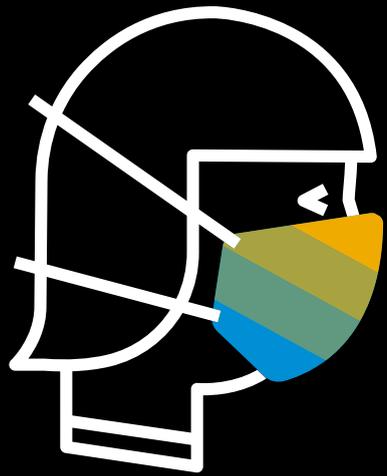


See change.

**Refining your SAP
Concur solution
to spot spending
trends and adapt
accordingly.**

The more things change, **the more they really, really, really change.**



Not all that long ago, corporate spending was evolving and expanding across your company, with more and more employees making more and more spending decisions with less and less oversight. Digital payment methods were spreading. New expense categories were being created. Control was slipping away, and visibility reduced.

And that was before COVID-19.

Now, as financial decisions are further decentralized, and as cashflow, costs, and budget control become even more critical, it is imperative that you shine an even brighter light on spending. Because when everything else is changing, it is one of the few things you can control.

**Pandemic forces
reexamination of T&E.**



According to recent research by the Economist, **90% of finance leaders** say the current global health crisis has forced their organizations to completely rethink their approaches to travel and expense management.

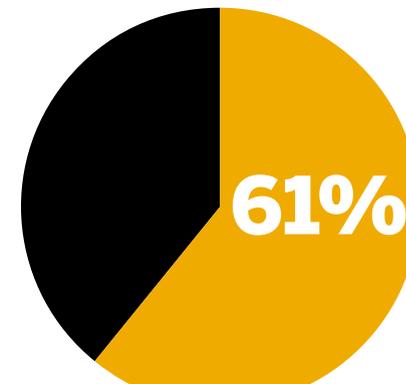


**There's an answer
to your spending
questions.**

**And you're
already using it.**

Your SAP Concur team can keep you on top of spending, no matter how often or how quickly things change. By sharpening your solution to fit the current situation – adapting your policies and processes to bring visibility and consistency to the way your company spends money – we can help you guide and govern the cash that goes out the door.

- **First, you'll get a clear picture of who's doing the spending and where it's happening, as well as the spending methods they're using. This gives you full visibility into where the budget is going.**
- **Next, you'll get insight to refine processes and close the gaps in your policies brought on by recent changes.**
- **Finally, you'll make it easy for your employees to spend money the right way – improving the digital experience that drives them toward the right policies, the best prices, and smarter spending choices.**



CIOs say the time for progress is now.

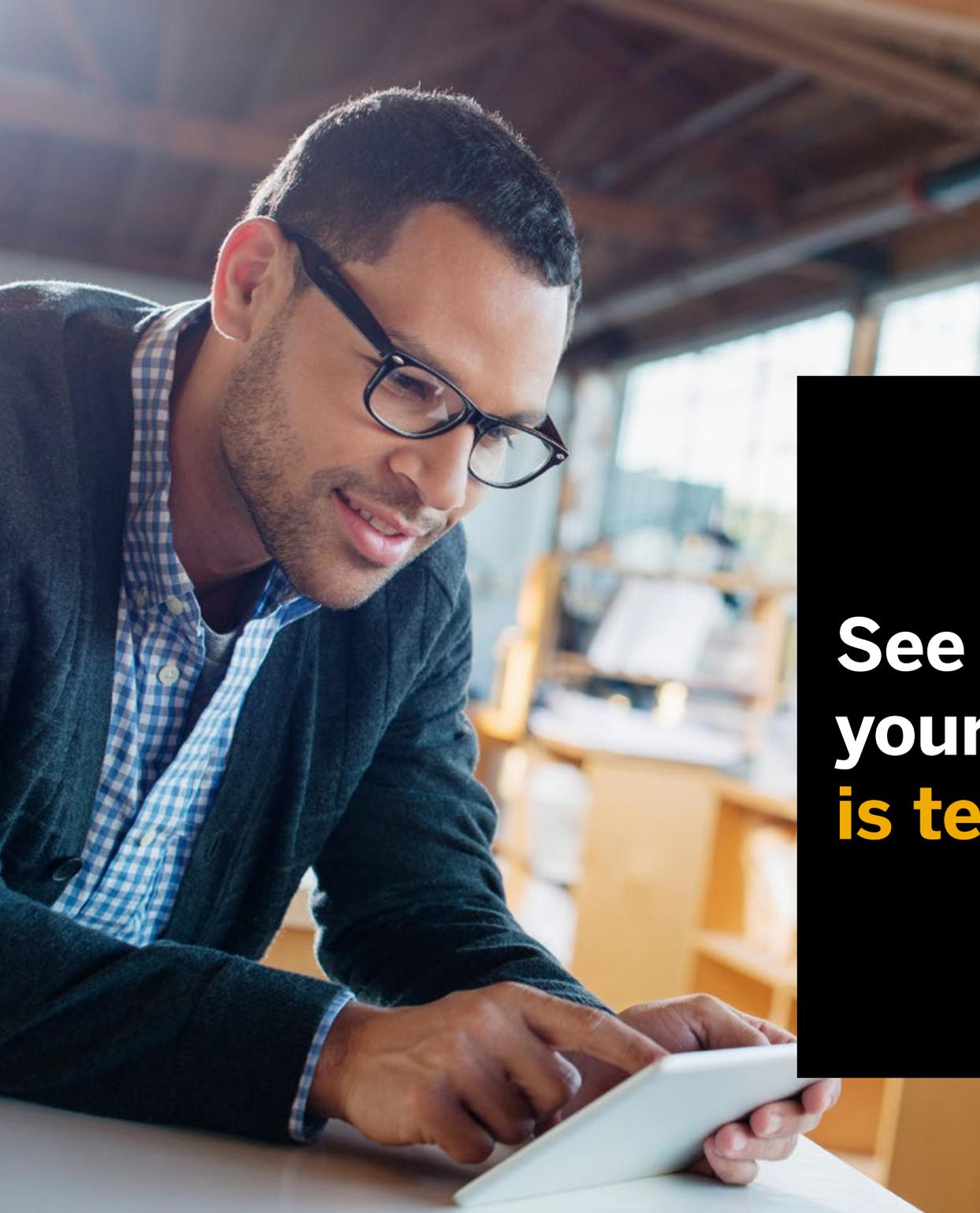
In an IDG study from April 2020, 61% of CIOs agreed that the effects of the pandemic are accelerating digital transformation. And because cost control and expense management is a top priority for IT leaders, they're committed to helping finance with budgeting and prioritizing.

There are millions of reasons to expand your solution, and they're each worth \$1.

Adapting and refining your SAP Concur solution will not only help you curb spending and spot additional savings, it will continue to ramp up productivity.

Here are three more reasons to consider it.





**See what
your spending
is telling you.**

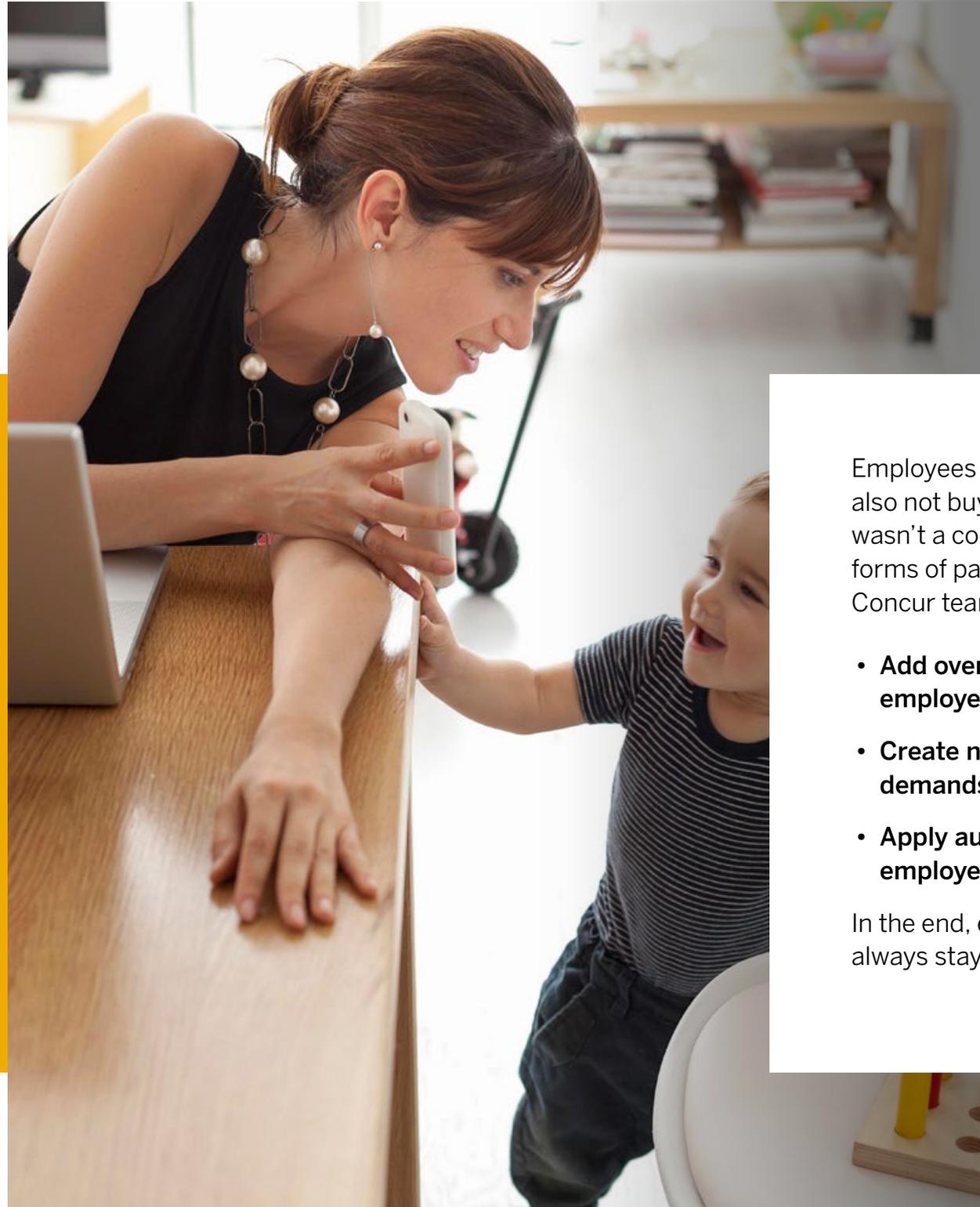
1

With corporate cards, virtual cards, and p-cards – plus digital invoices and expense reports – it's easy for some expenses to stay hidden. But by enhancing your current SAP Concur tools, you can add depth and breadth to your current dashboards and reports. You'll give yourself a full view into what's happening, so you can see:

- **How much spending is going on employees' personal cards, and find out why.**
- **How many supplier payments are showing up on expense reports, when they should be covered by POs.**
- **How well your expense categories are working and where they're falling short.**

Your SAP Concur team will design detailed reporting tools and help you decipher what the data means. So everyone who touches the budget will have confidence that they can help manage it.

Adapt policies to current priorities.



Employees aren't spending money the way they used to. They're also not buying the same things (personal protective equipment just wasn't a concern before). To keep up with these new purchases and forms of payment, your policies and controls have to adapt. Your SAP Concur team can help, working with you to put solutions in place that:

- **Add oversight by allowing managers to review spending *before* employees make a purchase.**
- **Create new expense categories to match work-from-home demands.**
- **Apply audit rules that spotlight out-of-policy spending when employees use their personal cards.**

In the end, expanding your program keeps it flexible, so you can always stay ahead of spending.

3

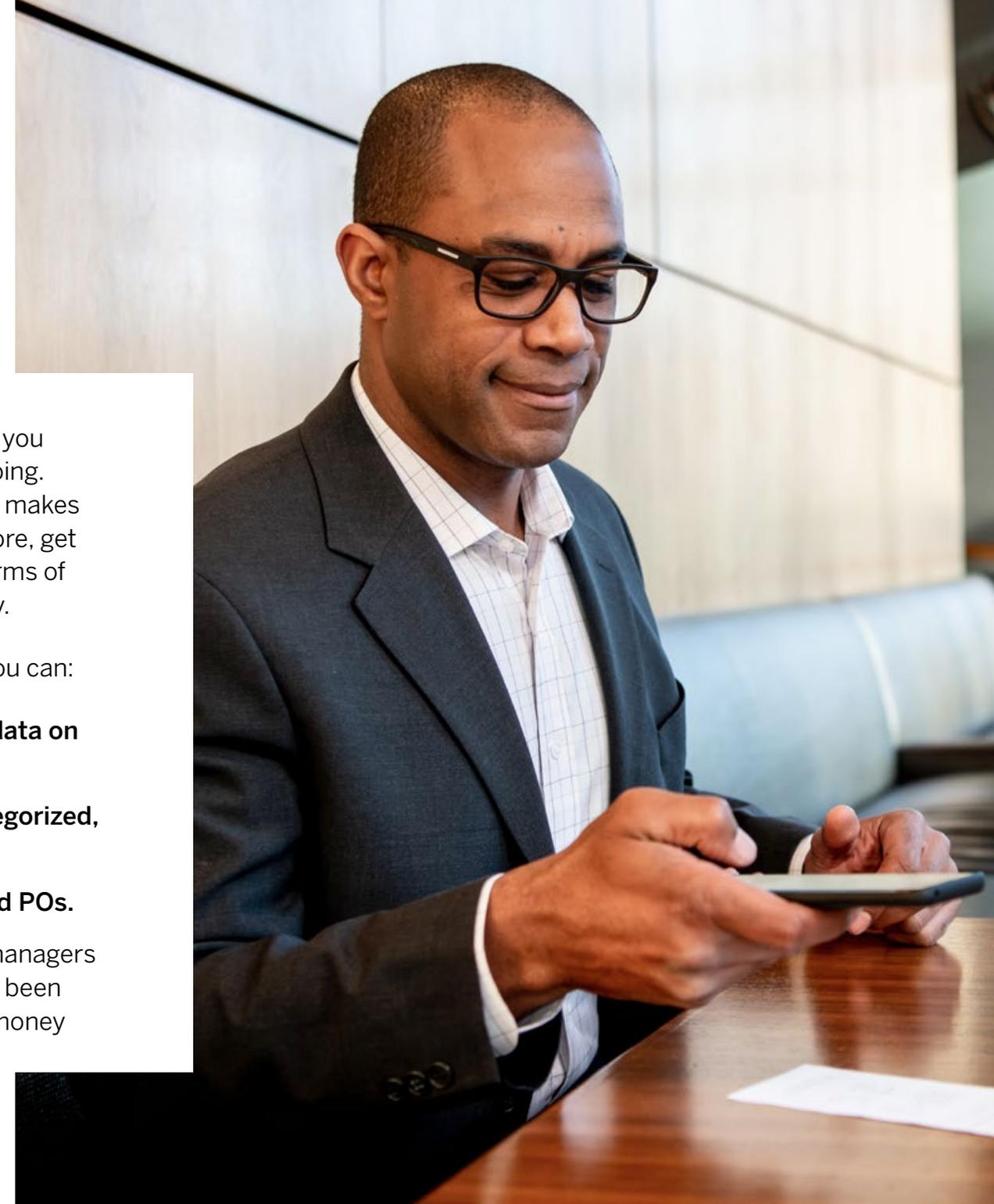
**Make it easier
for employees
to spend.**

Making it harder for them to spend your money doesn't save you money. It only makes it harder to see where your money is going. Simplifying the process with intelligent digital tools, however, makes it easier for them to buy what they need for work and, therefore, get more work done. So not only do you see and save more in terms of spending, you enjoy the added perk of enhanced productivity.

With a few simple extensions to your SAP Concur solution, you can:

- **Get rid of paper invoices, and give your team reams of data on what's being spent where.**
- **Automatically turn receipt photos into an itemized, categorized, and centralized digital record.**
- **Use intelligent tech to audit charges against policies and POs.**

With expanded SAP Concur solutions, you can give budget managers more control as well – giving them easy access to see what's been spent, what's pending, and what's planned, so they can put money where it's needed most.





The better your visibility, the easier it is to see what's right.

Your SAP Concur solution can help you stay ahead. It's how employees easily buy what they need for work. It's how finance leaders trust that employees are spending wisely and getting the best value out of the budget. And it's how you see details of your spending, so everyone can make the best spending choices and keep costs under control.



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ENT Customer Spend Governance eBook enUS (20/10)

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