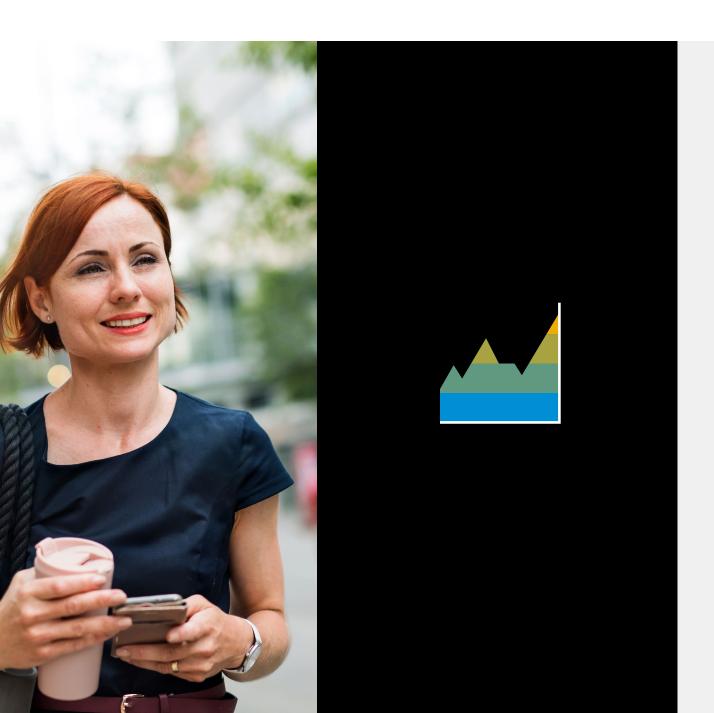


The tools to take your business further.





## We've Been Here Before

Leading a business often means working heads down on whatever challenge is in front of you. Whether sales are soaring or you're battling back from a bad year, uncertainty has always been part of the job. So whether last year was way out of the ordinary or exactly what you expected, things haven't really changed:

You're tasked with building a financial foundation that supports continued business momentum.

You still keep building, in other words. You still keep moving forward, and you still need tools to help guide the way. These best practices can help.

## **Be Positive**

It's time to re-establish your commitment to constant improvement, continually refuel your momentum to maintain growth, and recharge the tools and technologies that allow you to:

- Manage more of your spending with less work.
- Tap into Artificial Intelligence (AI) and machine learning (ML) to continually improve every process.
- · Preapprove expenses and audit everything.
- Improve employee safety and your duty of care capabilities.
- Manage regulations and requirements with automatic certainty

With a more complete spending solution, you can outsmart uncertainty automatically. You can put your organization in a financial position to make better decisions faster – because you're certain about what you have to spend.







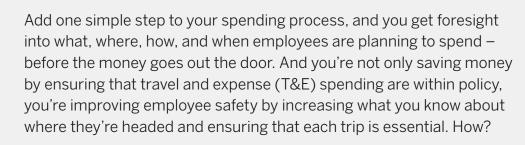
Fortunately, you already have many of those tools at your disposal. But making sure your processes and policies are up to the next challenge – not merely up to date – takes a willingness to re-evaluate what those tools do for you now and a commitment to continued improvement in the future.

You want your business to be faster and more flexible. You want to keep budgets in line and compliance under control. You need to know precisely where your spending stands, so you can make the quick, confident decisions that feed your growth. And building on your SAP® Concur® solutions can help you move forward faster.



# Ask Yourself:

Can you see the future or should you be preapproving spending?



## **Concur Request**

Help managers take control of spend with a system that gives approvers visibility and is also easy for employees to use.

- · Control budgets and enforce policy compliance.
- See detailed purchase information before deciding on approval.
- Compare planned spend to actual spend to improve forecasting.
- Connect people, processes, and systems for greater efficiency and accuracy.



Extend your SAP Concur solution, and you can use Al and machine learning to automate and increase scrutiny across every step of the spending process. You'll know charges are being reviewed with a fine-toothed comb, from your approvers to your auditors. And you'll be able to access in-depth analytics to see where your policies work and where they could work even harder. How?

#### **Audit Services**

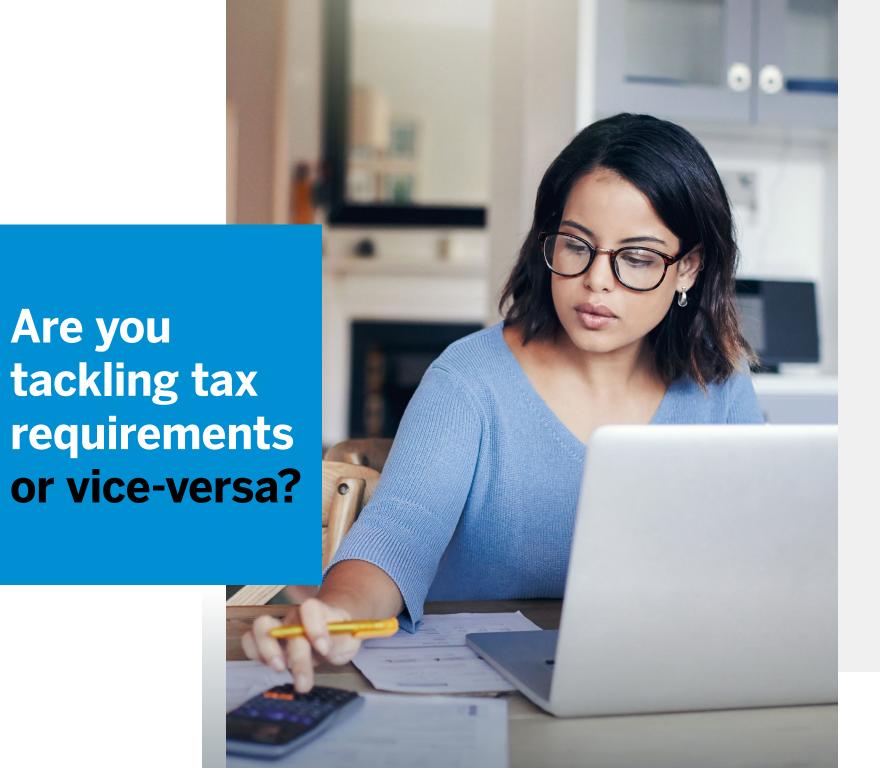
Turn cumbersome audit processes over to SAP Concur audit experts who, fueled by AI technology, can more effectively identify fraud and remediate issues more efficiently.

#### **Concur Detect**

Use AI and Machine Learning to automatically review expense and receipt data, increasing accuracy and control while simplifying the audit process for AP.

#### **Consultative Intelligence**

Increase visibility into spending and other key metrics to give finance leaders and program admin insight into what's working and where to improve.



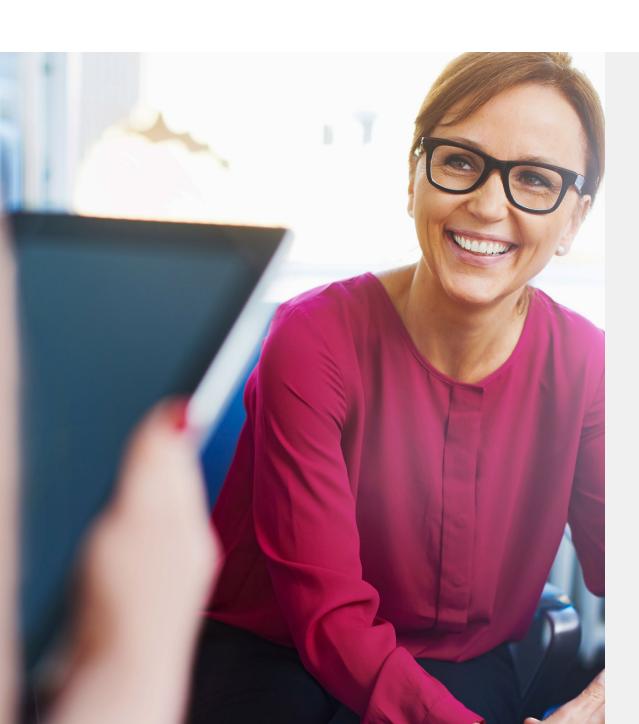
Are you

Billions of dollars are left on the table each year because the regulatory complexities of taxes, value-added tax (VAT), and payroll are too much for many companies – unless they automate the process and take what's rightfully theirs.

### **Concur Tax Assurance by VATBox**

Use AI and machine learning to automatically identify VATeligible expenses, validate receipts, and boost reclaim.

- Keep up with changing regulations.
- · Increase compliance and profitability.
- · Automate and streamline processes.
- · Give employees tools that make tracking the details easier.



# Get More Out of Your Investment and Get Ready for What's Next

Contact your SAP Concur representative to see how you can enhance your solution. Or visit **concur.com** 



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