

Own the moment.

Using every spending decision
to make your business better.



Spending decisions are a moment of opportunity and a moment of risk.

Which do you choose?

Every dollar, Yen, or Euro your business spends is an investment – a chance to grow, a chance to advance, a chance to get and stay ahead. But as policies, priorities, and regulatory requirements shift, guiding those spending decisions gets more difficult.

You made a great choice putting SAP® Concur® solutions in place to steer spending and control compliance, but without expanding your solution to match how spending has evolved, it's difficult to effectively manage every individual investment. Simply put, you won't be able to get the most value out of your travel, expense, and invoice solution.



Read the four tips that follow to see how you can capitalize on every spending moment.



1

Turn policy shifts **into moments of clarity.**

Your investments in automation and digital controls keep employee spending in line with corporate policies, but when those policies shift, how do you respond?

Extend your SAP Concur solutions, and you can use AI-driven controls to check every expense and catch out-of-policy charges before you reimburse them. You can access audit experts who'll ensure every charge fits your changing policies. And you can give employees quick, in-the-moment insights to make the best decisions about what to buy and what to expense – plus offer guidance on how to follow new rules and regulations.

You can even get help adapting your solution along the way, so policy change yields spending clarity.

Tap Into AI and ML

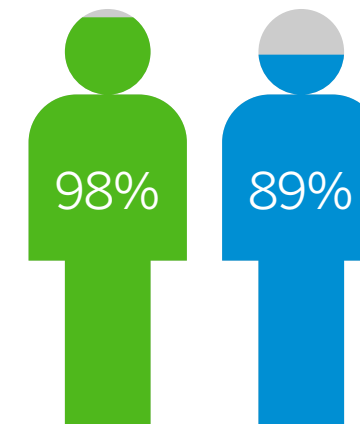
SAP Concur solutions use AI and machine learning to both review 100% of expense reports in order to identify anomalies and fraud before reimbursement and identify what other charges demand auditors' attention, so they can focus on addressing risks instead of searching for them. Specifically, [Concur® User Assistant by WalkMe](#) uses artificial intelligence and machine learning to automatically review expense and receipt data, so you get greater accuracy and better control while simplifying the audit process for AP. And [Intelligent Audit](#), allows you to turn cumbersome processes over to SAP Concur audit experts who use AI and ML to take a critical second look at the numbers. So instead of scouring over every charge, your finance team can focus on the business's financial health.

Give Users Extra Assistance

[Concur® User Assistant by WalkMe](#) provides self-service guidance and easy-to-follow content, helping employees find the right information at the right moment, so the business can drive adoption and enforce policies. Leverage [User Support Desk](#) to help employees make the smartest spending choices for the business by giving them access to dedicated, 24/7 assistance from SAP Concur solutions experts.

Get the Support You Need

Help administrators running your programs make sure they keep delivering the best business results. Chose from [Concur® Essential Care](#), [Concur® Advanced Care](#) and [Concur® Select Care](#) – whichever option best fits your needs – to add strategic guidance and best practices that help program administrators improve compliance through continuous refinement of policies and processes.



98% of finance managers say they have seen an increase in non-compliant expenses during the past year.

89% of business travelers admit they've submitted at least one travel expense during the past year that may violate their company's travel policies—on average, **a whopping \$3,397 of questionable expenses.**

Source: [SAP Concur Pulse Survey, 2021](#)

Turn regulatory changes **into** **moments of** **certainty.**

Governments weren't immune to the changes of the last two years, and as they work to prepare for the new world of work that lies ahead, they're working to capture every source of revenue they can. For example, they're digitalizing processes, which increases the pressure on you to streamline compliance and audit protocols in an attempt to stay ahead of reporting requests.

The move to hybrid work offers up another example. New categories of work-from-home spending may be considered as taxable benefits – which means, of course, that you need to identify and include them in payroll.





92% of business, tax, and finance leaders

say that shifting revenue authority demands for digital tax administration will have a moderate or high impact on tax operations and resources over the next five years.

Source: [Tax Transformation Trends Survey, Deloitte, 2021](#)

Shifting tax issues like this (and countless others) could create concerns for your company, but when you extend your SAP Concur solutions, they can become opportunities. You can confidently manage tax compliance and protect your budgets, and you can start by tackling taxable employee benefits. Simply use AI to decipher which expenses are taxable employee benefits – taking tedious tasks off your AP team while creating an audit trail you can count on.

You can also tap into intelligent tech to take control of VAT/GST reclaim, efficiently identifying what's rightfully yours and how to bring those funds back into the business.

Improve VAT/GST Reclaim

[Concur Tax Assurance by Blue dot](#) uses intelligent technology to capture and enrich data and adapt to each market's rules, so companies can meet VAT/GST requirements without leaving money on the table.

Make Managing Taxable Benefits Less Taxing

Let [Concur Benefits Assurance by Blue dot](#) use AI to parse out which expense report charges are taxable employee benefits and which aren't – taking the manual work off finance teams while creating an audit trail companies can count on.



3

Turn spending decisions **into** **moments of** **accuracy.**

You can't make a good decision with bad data. Therefore, every spending choice must be guided by accurate information and followed up with an accurate capture of transactional details.

When employees have to choose what to spend and how to pay, when managers decide how to allocate budgets, and when finance leaders face forecast revisions – they'll know how to make the right choice for the business.

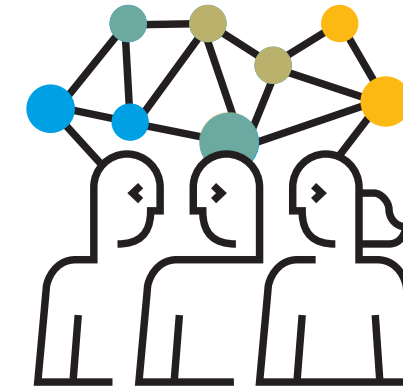
With simple extensions to your SAP Concur solutions, you can capture more transaction data and increase the accuracy of every decision. You can send supplier-direct bookings straight into your system, so you catch every single charge. You can add purchasing-card charges, as well, increasing both the quantity and quality of your spending data. You can replace error- and exaggeration-prone manual mileage data with digital precision. And you can work directly with SAP Concur reporting experts to create the dashboard details your decision makers need, without taxing your team.

Capture Every Trip Detail

[Drive](#) maps mileage digitally, increasing accuracy, improving compliance, and making the process easier for everyone. And with [Concur® TripLink](#), you can capture travel transactions made directly with suppliers, applying negotiated rates and policies along the way. So employees have more booking options and you retain control and compliance.

See Deeper Into Spend

[Company Bill Statements](#) pull P-card transactions into Concur® Expense, so companies can apply policies to each charge and get full visibility into spending. Additionally, [Intelligence/Consultative Intelligence](#) offers visibility into spending and key metrics, including custom analytics crafted by reporting experts. So finance leaders and program administrators get the insights to stay on top of spend, see what's working, and spot places to improve.



“Business leaders largely agree that data from finance is often out-of-date, inconsistent, or incomplete. Finance must think more broadly about making data decision-ready.”

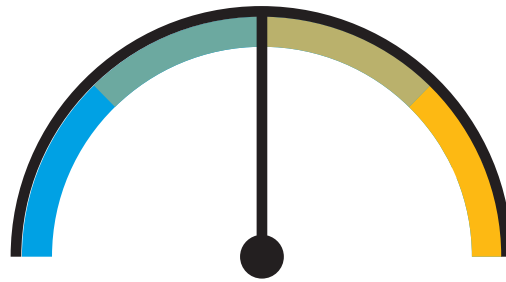
– Clement Christensen, Senior Principal Advisor, [Gartner](#)

4

**Turn
frustrating
invoices into
moments of
confidence.**



Every invoice that comes in requires attention, but it shouldn't require so much time and effort. It shouldn't take mountains of manual work that consumes your team and obscures your view into what and who should get paid when. You need control, but you simply can't put your hands on every single invoice every time. And because you can't see all the details, you can't be confident that everything is timely and accurate.



“By eliminating the hand keying alone, we should be **at least 50 percent more efficient.**”

– Kevin Stevens, Executive Director of Procurement Services,
[The University of Alabama](#)

Expanding your SAP Concur solutions means moving away from physical capturing, auditing, routing, approving, and paying invoices – turning it all into an efficient, digital process backed by intelligent controls, so you can keep spending in check, keep payments on policy, and keep all your spending data all in one place.

With extensions to your solution, you can automate the entire workflow, so suppliers get paid on time and you get early-payment discounts. You can be confident you’re only paying for what was ordered (and delivered), and you can virtually eliminate double payments. You can see what’s been paid and what’s about to be approved, so you can stay on top of forecasts and cashflow. And as you add suppliers and bring in more invoices, your AP process will be ready for the increase in volume, as well as the currency, tax, and regulatory requirements that are always changing.

Take Back Control

Concur® Invoice connects capturing, auditing, routing, approving, and paying invoices into an efficient, digital process – backed by intelligent controls to keep spending in check and payments on-policy. You’ll get the visibility into what’s paid and what’s about to be approved to help guide planning and investment decisions as well as stay top of forecasts and cashflow.



Take a moment and take control.

Every decision you make costs money. You've put the systems in place to manage those decisions well, and now's the time to make your systems even better. To bring more control over more of your spending, more simplicity to your process, and more impact to your business.

SAP Concur solutions drive those savings by helping you gain compliance, boost margins, automate processes, and take control of tax operations.

Questions? **Contact your SAP Concur sales representative.**

And be sure to **watch the Tips and Tricks webinar** to see how to reshape your spend strategy.



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Control Compliance Customer eBook enUS (22/05)

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