



Running the Numbers

The key to your spend management story.



It's easy math: If you don't know all your spend numbers, you can't control your spending.

The truth is always in the numbers, but it also often hides there – under a few mistaken figures in the mileage logbook, behind missing audits, or in cash transactions that could or should have been put on a card. And the only way to know you're making the most of your time and money – without leaving any of it on the table – is to dig a little deeper.

This guide is here to help you do it. It's how you help turn every employee purchase from a moment of risk to a moment of opportunity for your company. Just follow the simple calculations to reveal what your numbers are hiding about the strength (or weakness) of your travel and expense (T&E) program.

Let's get to work.

How much does cash really cost?

Cash transactions carry more risk because they deliver less data and less control. When you encourage employees to shift some of that cash spending (what we call total addressable cash spend, which removes spend in mileage, per diem, travel allowance, etc) to your corporate card program, you not only add stability and visibility to your program, you incentivize savings for your organization. How much?

Let's run your numbers:

YOUR TOTAL CASH SPEND		AVERAGE ADDRESSABLE SPEND		YOUR CARD REBATE		YOUR POTENTIAL CARD REBATE
[]	×	30%	×	.5–2.0% (depending on your card issuer)	=	[]

Don't leave money on the table.

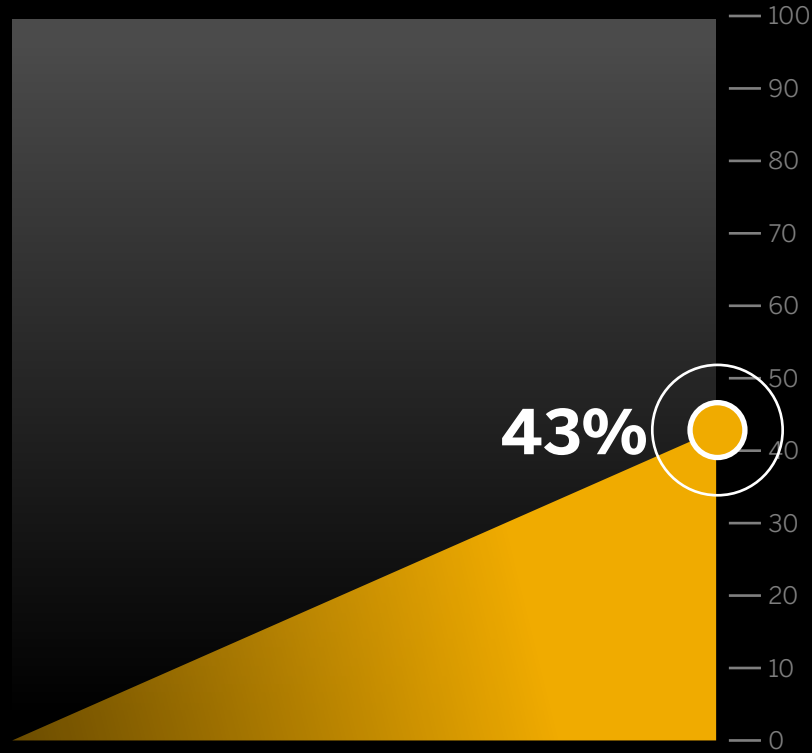
Shift cash spending to your corporate cards and take full advantage of your incentives – which often means cash back. That cash can bring relief to T&E budgets or be reinvested in the company – whatever you see fit. Either way, these are funds you've earned, so make sure you're getting them.



Card-carrying performance.

Top-performing SAP Concur customers report that **82% of employee spending** happens on corporate cards. For SMBs, the number jumps to more than **95%.**

Source: 2021 SAP Concur customer data.



Auditing efficiency.

Organizations enjoy **43% higher efficiency** in their auditing staff when they use SAP Concur solutions.

Source: SAP Concur Helps Organizations Optimize Employee Spend Management While Improving Business Efficiency, IDC, 2021.

Why are you paying for inefficient audits?

How many days does your team spend auditing expense reports, and how much do those days drain their productivity or distract them from their work? How much of it goes unmeasured? And what does it all add up to?

Let's run your numbers:

MINUTES PER AUDIT		YOUR NUMBER OF EXPENSE REPORTS PER YEAR		MINUTES PER HOUR		YOUR TOTAL HOURS SPENT ON AUDITS
10	×	[]	÷	60	=	[]
(estimated time to review an expense report)						

There's a better way to spend your time.

Turn your audits over to outside experts – or let AI do the heavy lifting – and your team can focus on more productive work. They'll have the peace of mind knowing the entire audit is taken care of and that they'll only need to check exceptions. How does it work? AI and machine learning automatically analyze expense reports and address out-of-policy spending before reimbursement. External audit experts, on the other hand, check on flagged expenses, taking the burden off your team and increasing the scale and accuracy of your audit.

How much time are you wasting on manual receipts?

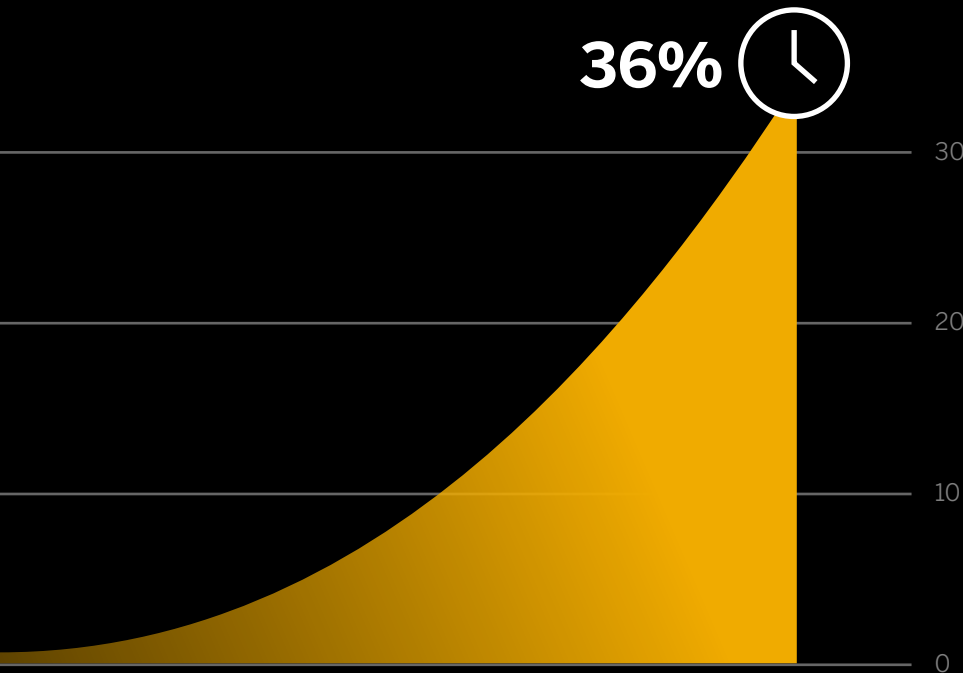
Receipts substantiate charges, but paper receipts (or basic images of a paper receipt) take more time for employees to enter and for auditors to review – time neither group has to spare. How much extra time do they take? Better yet – how much time could you save? Consider the fact that true electronic receipts – where data is extracted from images or delivered directly from corporate card feeds – decrease review time to roughly one minute per receipt.

Let’s run your numbers:

YOUR NUMBER OF TRANSACTIONS WITH MANUAL RECEIPTS		MINUTES PER HOUR		YOUR TOTAL HOURS SAVED BY ELECTRONIC RECEIPTS
[]	÷	60	=	[]

Put those hours to work.

Toss the paper or manual minutia and get electronic receipts directly from suppliers, corporate card feeds, or OCR technology that draws data from receipt photos, and you can free up everyone’s time – from auditors and approvers to everyday employees working through their expense reports. Look for solutions that offer direct integrations with suppliers, so electronic receipts flow right into your system – and for simple apps that turn photos of receipts into itemized, categorized charges on expense reports. Either way, you’ll have digital substantiation that speeds the entire process.



Growing comfortably.
Companies using SAP Concur solutions see, on average, a **36% time-saving** in expense report handling and processing.

Source: SAP Concur Helps Organizations Optimize Employee Spend Management While Improving Business Efficiency, IDC, 2021



Is manual mileage taking you for a ride?

Mileage can often be a huge and complicated area of spending: It's incredibly difficult to substantiate and time-consuming to manage. Tracking it by hand not only consumes hours that travelers and reviewers don't have, it often results in what seem like small inaccuracies or estimates. Add them up over time and on each trip, and these little additions can spell big problems for your budget – roughly 15% more miles than you should be paying for.

Let's run your numbers:

YOUR TOTAL MILEAGE SPEND	AVERAGE EXTRA MILES FROM MANUAL TRACKING	YOUR TOTAL POTENTIAL SAVINGS FROM GPS-BASED MILEAGE TRACKING
[]	× 15%	= []

What can you do with those savings?

Using GPS-driven apps to track mileage increases the accuracy of those charges, it increases policy compliance, and it gives back a percentage of budget to drive the business forward.

What’s the hidden cost of offline booking?

If you work with a travel management company (TMC), and travelers call *them* instead of using your online booking tool, it comes with a cost. In some cases, those calls are necessary, but in many instances they are simple, one-leg, domestic trips – what we call addressable offline bookings – they waste time and money. But how much are those offline bookings really adding?

Let’s run your numbers:

YOUR ADDRESSABLE OFFLINE BOOKINGS		YOUR CALL FEE		YOUR TOTAL POTENTIAL SAVINGS FROM ONLINE ADOPTION
[]	×	\$8–\$25 (depending on your contract)	=	[]

Put those savings to work.

Guiding travelers to your online booking tool eliminates surprise TMC fees, increases the ROI of the tool itself, and adds some breathing room to your travel budget that you can apply to other projects or programs.



It all adds up.

Whatever you're doing to spot savings and control compliance, these quick calculations offer a few more ways to dissect your spend and measure the strength of your program.

For a closer look at the numbers, contact your SAP Concur Representative.

[Assess your T&E program performance](#) and see where to improve.