


SAP Concur 

**Let's Get Back
to Going Forward**

**Spending tools
to take your
business where
you want to go.**

THE BEST RUN





Change Didn't Change Everything

Running a business often means working heads-down on whatever challenge is in front of you. And while the changes of 2020 and 2021 may have been significant, you came out on top, and your goals are still the same:

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

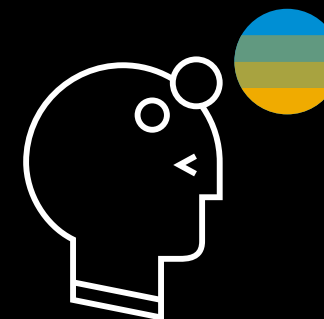
Your business is building speed, but even as you move forward, you still need tools to help guide the way. The right spending solution, for example, helps put your organization in a financial position to make better decisions faster – because you're certain about what you have to spend.

Be Positive

It's time to re-establish your commitment to constant improvement; to continually refuel your momentum; to reset for growth; and to put in place the tools and technologies that allow you to:

- **See your spending in one, simple platform.**
- **Tap into AI and machine learning to continually improve every process.**
- **Preapprove every expense and audit every expense report.**
- **Improve employee safety and your duty of care capabilities.**
- **Manage regulations and requirements with automatic certainty.**
- **Embed intelligence into every process.**

It's time to get spending under control and get moving.



Ask Yourself:

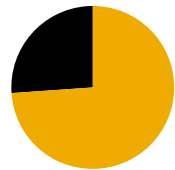
Is it easy to see your spending or should you be preapproving spending?



You can only control spending when you can see it, and you can only move forward when you know what you have to spend. The tools exist to integrate this spending from corporate cards, personal cards, purchasing cards, and even cash into a single, digital process – centralizing it so you can see and manage it. The right solutions also provide the flexibility for customers to select the payment method that best meets their needs in a given situation. Then intelligent controls and workflows kick in, allowing you to do things you simply couldn't do before. Imagine having all this spending data gathered automatically and available almost instantly, allowing you to:

- **Know what's spent – and what's on-policy – before it goes out the door.**
- **Know where travelers are headed and how to keep them safe.**
- **Know you're tracking with this month's budget before next month.**

Do you preapprove purchases or wait until it's too late?



74% of global executives agree that robust travel, expense, and invoicing capabilities will provide them ability to accurately forecast and budget.

Source: [Ready, Reset, Grow.](#)
The Economist Group, 2021 April

With the right solution in place, you can easily add pre-purchase approvals to your workflow, so you'll know what's going out the door before it's gone – and you can stop it, if need be. It's an extra layer of cost control for every expense, so that you can:

- Proactively manage spending.
- Review costs to keep them in line with policy.
- Make sure work-from-home expenses don't get out of hand.
- Use forward-looking information to maintain your financial foundation and ongoing momentum.





Do you audit everything or hope for the best?

Advances in AI and machine learning push audit controls as close to point of purchase as possible, increasing your ability to check every expense while speeding up approvals. Look for a solution that allows you to use both artificial intelligence *and* expert auditors, so you can more effectively identify fraud and remediate issues more efficiently.

- **Give each expense report the appropriate level of scrutiny – automatically.**
- **Turn audits over to the experts, and turn your attention to improvement and growth.**
- **Maintain compliance and make sure you're protecting budgets, reducing risks, and pushing your business forward.**



90% of ACFE members expect an increase in fraud over the next 12 months.

Source: "Fraud in the Wake of COVID-19: Benchmarking Report," ACFE.

Are you reclaiming VAT or foregoing millions?

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

- Stay ahead of tax and regulatory requirements everywhere you spend.
- Capture your share of reclaimable VAT.
- Protect your company from liability.
- Invest funds back into budgets, where they can continue driving growth and improvement.



86% of finance, travel professionals revealed that they are only somewhat or not confident at all in their company's ability to maintain compliance with VAT regulations.

Source: [VAT in the New World - How to Navigate Increasingly Complex Tax Regulations So You Can Ensure Compliance and Maximize VAT Reclaim.](#), SAP Concur Webinar, 2021 February



Get Ready for Futureproofing

No matter how your business is doing, you always want to make sure you're doing your best. You want to know your policies and processes aren't merely up to date, but that they're up for the next challenge. You want to have the right systems in place and the sharpest tools in your toolkit to keep budgets in line and compliance under control. You want to know you're ready for whatever is next.

You need your business to be faster and more flexible, so you can nimbly make informed, confident decisions about where your budgets are going.

If you stick with the status quo in 2021, it's going to be hard to get traction. This is a year to transform, to tackle changes by changing your company, to adapt your processes and grow your business.

Making these changes means rethinking how you do things, how much your current systems can do, and how committed you are to continued improvement.



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