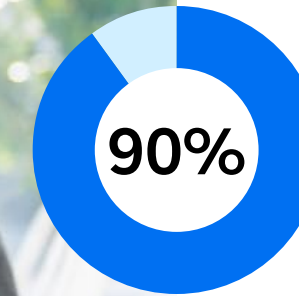


# Future-ready finance.

How do you manage spending  
when *business as usual* never is?

**SAP** Concur





of finance leaders agree that the key task of the CFO today is to prepare their business for the unexpected

CFO Insights Report: A New Role in Managing Uncertainty, SAP Concur, 2023 October

# Change is constant and unpredictable, is your finance function ready?

Dealing with uncertainty is part of doing business. But right now, finance leaders are experiencing more than their share. With so many factors in flux – growth rates, costs, regulations, labor, the political map – even the best-laid financial plans are subject to change, often faster than anyone would predict.

While nobody knows exactly what the future holds, you've taken steps to prepare for change. You've invested in technology like Concur Expense to bring stability and flexibility to spend management. Now's

the time to make the most of your investment – to build on the foundation you have in place, so you're ready to sharpen forecasting, stay compliant, and guide spending decisions with a steady hand as your business and your spending keep changing.

Read on to see four ways you can extend your SAP Concur solutions to tackle virtually every aspect of operational performance – from cost control and scalability to employee satisfaction. So, whatever the market throws at you next, you'll be ready.



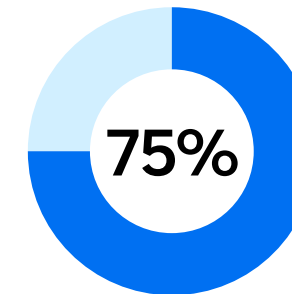
# #1:

## Control-Ready



### Manage cashflow and compliance with less effort.

You need to squeeze every bit of value from every part of your budget. That's no small job, especially when costs fluctuate and the rules and regulations shift. With Concur Expense collecting your data, you're already ahead. Now with solution extensions to the platform, including AI-driven automation tools, you can keep a firm handle on cashflow with much less work. Because compliance shouldn't be complicated.



say they are focused on automation, upskilling, and deploying advanced technologies like AI to improve operating performance.

Source: PwC Global CEO Survey, 2023



## How do you become control-ready?

As demands on your business accelerate, spending has to keep pace. Extend your SAP Concur solution to make sure all that spending is quality spending. Here are four ways.

### **Streamline travel and AP spend.**

Travel and accounts payable are likely two of your top cost centers. With **Concur Travel** and **Concur Invoice**, you can capture and track both categories automatically. By running these spending processes on your SAP Concur platform, you not only get a more complete spending picture, you also free your team to focus on higher-value work.

### **Compliance, decomplicated.**

Auditing expenses to prevent fraud can be a huge drain on resources. SAP Concur solutions' compliance-protecting AI and audit experts simplify the equation. With **Verify** and **Concur Detect solutions by Oversight**, you can reimagine your workflow and reinforce your controls – using intelligent tech to review every expense, check them against your policies, then flag what needs your attention. With reliable automation backing you up, you don't have to worry about tax rules, fraud, or unresolved issues down the road taking a bite out of profitability.

### **No more receipt hassles.**

Managing paper receipts is an error-prone process, not to mention a drag on employees' time. With **Expenselt** as part of your system, you replace piles of paper receipts with an automated experience that turns photos of receipts into accurate, itemized charges on expense reports. Simpler process, stronger compliance, happier users.

### **Fasttrack your tax tracking.**

By adding **Concur Tax Assurance solutions by Blue dot** and **Concur Benefits Assurance solutions by Blue dot**, you can automate the process of reclaiming indirect taxes, like VAT, and identifying Taxable Employee Benefits (TEBs). Instead of sifting through expense reports manually, your system finds reclaimable VAT and TEB expenses that are taxable. You'll bring cash back into the business and maintain compliance while lightening the load on your team.



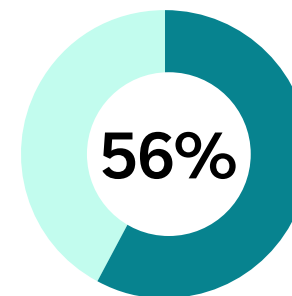


# #2:

## Forecast-Ready

### Improve forecasting with insight you can act on.

Forecasts are only as good as the reporting they're built on. Whether you're tracking progress against your annual plan or adjusting budgets based on new priorities, you need crystal clear insight into all of your spending. But seeing that spending is one thing. Understanding what's happening, where you can do better, and what impact adjustments will make – that's the key. Extending your SAP Concur solution makes it possible.



of CFOs cite the growing complexity of financial forecasting and budgeting as the greatest internal challenges to their businesses.

Source: CFO Signals, Deloitte, 2023 Q1



## How do you become forecast-ready?

With a few extensions to your SAP Concur solutions, you can see all your spending, analyze it quickly, and adjust budgets in the moment (instead of weeks after the fact). By pulling more data into the system, your analysis becomes more accurate, reliable, and predictive.

### **Boost your organizational intelligence.**

You already have a trove of accurate spending data captured in your Concur Expense solution. Add powerful reporting tools and prebuilt, ready-to-use dashboards, and you'll be able to see where your policies are working, where you're spending, and how to get more out of every bit of spend – proving to all your constituents that you're spending responsibly.

### **Expertise in action.**

Doing complicated financial reporting requires time and expertise that you may not have. With **Consultative Intelligence**, you have the support of SAP Concur experts to turn company-wide financial data into “I know just what to do” insight. We help you see the trends you need to forecast, and managers need to plan.

### **See a bigger picture.**

Add value to your platform by flowing in more data. When you bring on solutions like **Concur Travel, Drive, Concur TripLink, and Concur Invoice**, your travel booking, mileage, and invoices contribute to a comprehensive view of your spending. So you can optimize functions across the operation, whether it's negotiating discounts with suppliers or accurately tracking against sustainability goals. And with **Concur Event Management solutions by Groupize**, you can bring meeting expenses in as well – improving visibility into and control over another large category of spend.



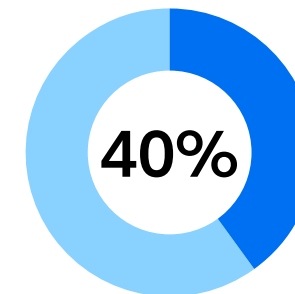


# #3:

## Change-Ready

### Adapt processes, policies, and priorities dynamically.

Growth is always on the agenda. And that has an impact on all things spending. Whether you're adding or merging business units or expanding into new markets, your travel, expense, and AP processes need to be ready. By unleashing the full power of your SAP Concur solutions, you'll be positioned to make profitable moves as a company and work smarter in the process.



of business leaders, when asked about their barriers to innovation, said their company has difficulty letting go of current offerings for new ones. 35.5% said they simply aren't investing in new technologies.

The Formula for Business Resilience, SAP Insights

## How do you become change-ready?

When big corporate shifts are looming, flexibility is key. Scale your SAP Concur solutions to keep pace with new demands on the business, from tying together far-flung finance operations to adapting your strategies for the next phase.

### **All together now.**

When different parts of the organization use disconnected tools to manage spending, inefficiency and messy data are the result. Expanding your existing Concur Expense solution solves this problem. Bring more of your spending onto the platform, and you can unite your teams and offices around one coherent and secure process. Better experience for employees, more reliable data for you.

### **Stay ahead of the change.**

With **Expertise and Care solutions**, you have finance experts ready to analyze your policies and processes and align your systems for the future. From anticipating tax requirements in new markets to evaluating rates for things like travel allowances and mileage, they help you assess your readiness and prepare for action.

### **Bring everyone up to speed.**

Are your teams prepared for new policies and process changes? With a simple addition to your SAP Concur solutions, you can make it simple for you and them. With **Concur User Assistant solutions by WalkMe** as part of your solution, users have access to customizable step-by-step workflows and instructions, all delivered in conversational, on-screen prompts.





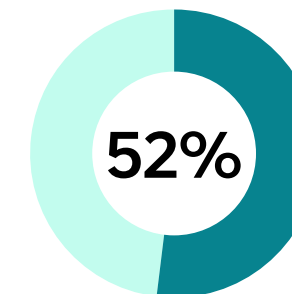


# #4:

## People-Ready

### Boost morale, productivity, and retention.

You want your teams to hit the ground running and continually improve. But disjointed finance processes and out-of-date systems can get in their way. By extending your SAP Concur solutions, you can take unnecessary hassles off workers' plates. A smooth employee experience not only makes them more productive, it helps them feel valued – so they stick around longer.



of surveyed CEOs have already begun cutting costs but most don't plan to reduce workforce or implementing hiring freezes.

Source: PwC Global CEO Survey, 2023:



## How do you become people-ready?

Employee time is increasingly valuable. Make sure your system helps them make the most of every hour. By adding guidance and removing roadblocks, these extensions to your SAP Concur solutions create a more efficient and satisfying experience all around.

### **Travel to-dos done.**

Integrate **Concur Travel** with your Concur Expense solution to create a simple, mobile booking process for your team that automatically syncs with their expense reports. So, they hardly have to do anything to get them done.

### **Faster payables process.**

Add **Concur Invoice** to capture, code, and approve invoices automatically. Your AP team and budget owners won't waste a minute with manual work.

### **Empower workers anywhere.**

With the AI-enhanced **SAP Concur mobile app**, the experience is even simpler and faster. Employees can log expenses and manage travel on the go. They get an efficient process. You get accurate insight right away.

### **Onboard with ease.**

Employees love the **Concur User Assistant** solution extension. Users have their own customizable virtual assistant to walk them through their financial workflows step by step.





# The future is an opportunity, be ready to seize it.

Whether budgets are tight or sales are soaring, managing spending will always come with ups, downs, and sideways turns. You might not know what questions or challenges are around the corner, but with SAP Concur solutions and expertise, you're ready to answer them.

To boost the value of your SAP Concur solutions for your company's next phase, **contact your SAP Concur sales representative.**

