

# From Expense Reports to Audit Readiness: **Modernizing T&E for Finance Operations**

Presented by:

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# Travel and Expense Lifecycle Overview



# Let's get to know each other



- How many of you would describe your T&E process as highly manual today?
- How many feel like your organization has a highly mature program today?
- How many would say you're somewhere in the middle partially automated but still very manual behind the scenes?
- What creates the most frustration in your current process?
  - approvals
  - audits
  - employee compliance
  - reporting
  - disconnected systems
  - travel leakage
- How many of you feel like you have strong visibility into spend before it occurs?
- How many feel pressure to modernize but struggle to get organizational buy-in or budget?

# Travel Request: view and approve spend before it happens for better decision making

Travel Request

Book Trip

On the Road

Submit Expense Report

Audit

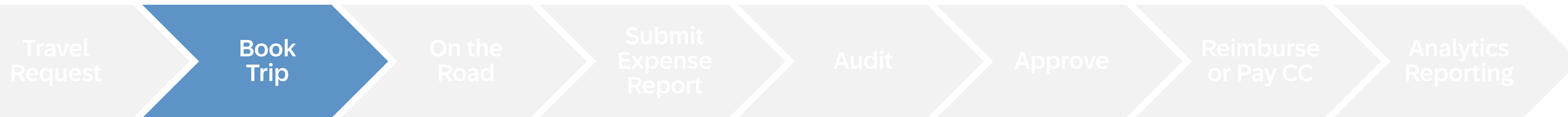
Approve

Reimburse or Pay CC

Analytics Reporting

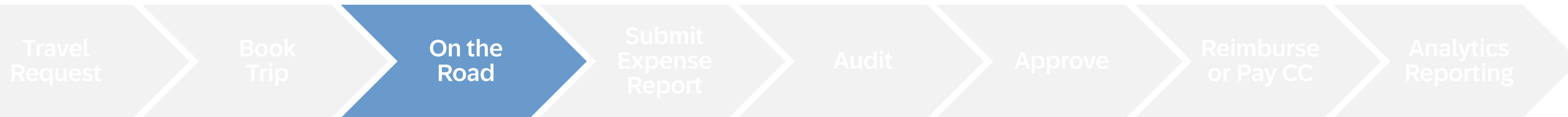
- ✓ Pre-trip authorization tied to policy
- ✓ Estimated trip cost visibility
- ✓ Budget awareness and funding validation
- ✓ Automated approval routing
- ✓ Threshold-based auto approval
- ✓ Mobile approvals
- ✓ Visibility into proposed spend before it occurs
- ✓ Duty of care/traveler risk visibility
- ✓ Centralized and standardized process
- ✓ Policy guidance during request creation
- ✓ Configurable request types beyond travel
- ✓ Integrated org structure/cost center visibility
- ✓ Consistent workflows across the organization
- ✓ Simple and intuitive employee experience

# Book Trip: modern booking programs balance employee flexibility with organizational control



- ✓ Mandated booking channels/TMC usage
- ✓ Easy-to-use booking tools
- ✓ Preferred airline, hotel, and car programs
- ✓ Negotiated supplier rates applied consistently
- ✓ Policy enforcement during booking
- ✓ Fare validation and price reasonableness checks
- ✓ Visibility into booking decisions
- ✓ Visibility into off-channel bookings
- ✓ Leakage reporting for non-preferred vendors
- ✓ Unused ticket tracking
- ✓ Duty-of-care traveler location visibility
- ✓ Consolidated travel data from multiple sources
- ✓ Supplier performance and savings reporting
- ✓ Recognized savings tracking
- ✓ Data to support future supplier negotiations
- ✓ Integrated travel and expense visibility

# On the Road: the best travel programs make compliance feel almost invisible



- ✓ Mobile receipt capture
- ✓ OCR/automated receipt extraction
- ✓ Corporate card integration
- ✓ Real-time expense visibility
- ✓ Automated expense categorization
- ✓ Mileage automation
- ✓ Digital wallets/mobile payment support
- ✓ Contextual user guidance and policy reminders
- ✓ Proactive compliance prompts before submission
- ✓ Integrated travel itinerary and expense data
- ✓ Traveler support and disruption visibility
- ✓ Duty-of-care communication capabilities
- ✓ Intuitive mobile-first user experience
- ✓ Seamless travel and reimbursement experience
- ✓ Secure handling of traveler and financial data
- ✓ Sustainability-aware travel options and visibility

# Submit Expense Report: digitization does not equal modernization



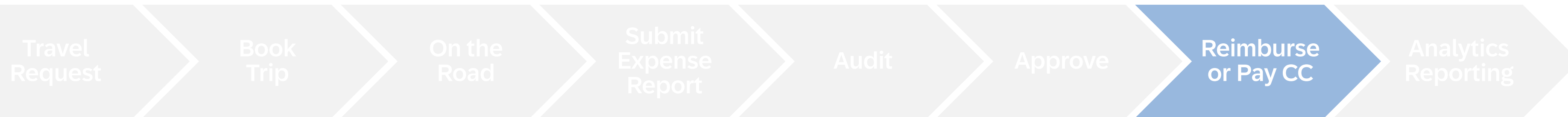
- ✓ Automated expense creation
- ✓ Policy rules built directly into workflows
- ✓ Pre-submission validation and compliance checks
- ✓ Duplicate detection
- ✓ Automated coding assistance
- ✓ ERP/accounting system integration
- ✓ Employee provisioning integration
- ✓ Integrated AP, T&E, and corporate card data
- ✓ Visibility/tracking of attendees benefiting from the expense
- ✓ Streamlined month-end close support
- ✓ Centralized documentation and audit trails
- ✓ Standardized and scalable workflows
- ✓ Reduced manual entry and paper processes
- ✓ Automated data validation and error reduction
- ✓ Secure financial data handling
- ✓ Configurable workflows that adapt to business needs
- ✓ Support for tax and regulatory compliance

# Audit & Approve: modern programs focus humans on risk, not transactions



- ✓ Exception-based auditing
- ✓ Automated audit rules
- ✓ Ai-assisted anomaly and fraud detection
- ✓ Duplicate spend detection
- ✓ Policy violation visibility
- ✓ Intelligent risk targeting and escalation
- ✓ Approval traceability and centralized audit records
- ✓ Streamlined approval workflows (remove manager)
- ✓ Reduced low-value approval layers
- ✓ Analytics-driven controls and reporting
- ✓ Automated validation of coding and policy adherence
- ✓ Support for global tax and regulatory compliance
- ✓ VAT reclaim and tax optimization visibility
- ✓ Configurable controls for global operations
- ✓ Secure and transparent audit documentation

# Reimburse Employee or Pay Credit Card: your payment strategy is part of your control strategy



- ✓ Reduced reimbursement cycle times
- ✓ Rebate optimization
- ✓ Virtual card support
- ✓ Centralized payment visibility
- ✓ Automated reconciliation between AP and expense
- ✓ Integrated AP/payment workflows
- ✓ Visibility into funding, timing, coding, and posting
- ✓ Reduced employee out-of-pocket spend
- ✓ Paperless invoice and receipt processing
- ✓ Accurate payment tracking and auditability

# Analytics/Reporting: modern programs do more than process spend — they understand it



- ✓ Real-time spend visibility
- ✓ Integrated travel, expense, AP, and card reporting
- ✓ Forecasting and accrual visibility
- ✓ Centralized enterprise reporting
- ✓ Supplier performance analytics
- ✓ Recognized savings tracking
- ✓ Spend trend and traveler behavior analysis
- ✓ Policy compliance and exception reporting
- ✓ Procurement lifecycle visibility
- ✓ Visibility into personal and out-of-policy spend
- ✓ Supplier negotiation and sourcing support
- ✓ Tax reporting transparency and audit support
- ✓ Predictive analytics and planning support
- ✓ High-quality, centralized data for AI and automation
- ✓ Reporting that supports strategic business decision-making
- ✓ AI for insights and recommendations

# Building a Modern T&E Program: it doesn't happen overnight!



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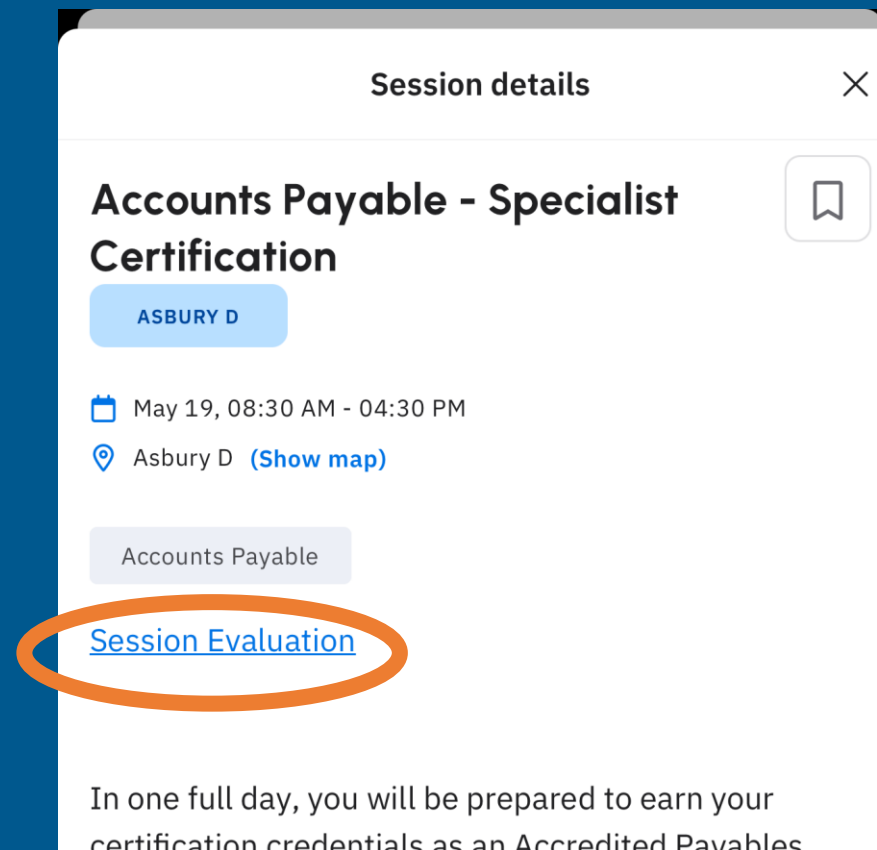
Reimburse or Pay CC

Analytics Reporting

- ✓ Start with business problems – not technology
- ✓ Quantify the operational impact, tie problems to time, cost, risk, compliance, employee satisfaction, audit exposure, etc
- ✓ Build the case incrementally: start with highest friction, highest risk, highest manual effort, biggest visibility gaps
- ✓ Align multiple stakeholders: mature programs succeed
- because they align business priorities across teams (IT, HR, AP, Tax, Travel, Security, procurement, etc)
- ✓ Focus on adoption – not deployment
- ✓ Use AI to benchmark, analyze data, create business case
- ✓ Don't wait for perfect! Many organizations mature with one workflow, one integration, one improvement at a time

# Please tell us what you think!

- Please scan this QR code using your mobile to access a short feedback survey →
- Also accessible via the mobile app



# QUESTIONS?

Geneva Finley, SAP Concur

## REMINDER!

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