

# Your Two-Part Plan to Tackle Fraud

Follow these quick tips to turn your business into a fraud-fighting phenomenon.

## 1 Start with Your Policy:



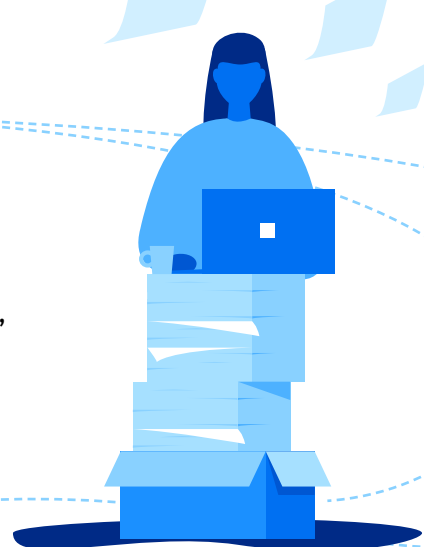
### POLICY

#### Don't let it get dusty.

- Review your T&E policy at least once a year – the world changes quickly, and you need to change with it.
- Make sure your policy matches your priorities.
- Examine every inch of it, from budget and regulatory requirements to employee needs.

#### Make it easy to find, so it's easier to follow.

- Don't bury policy in a folder somewhere or cram it in with dozens of other documents.
- Link to it from your SAP Concur landing page, and promote it on channels your users use – Slack, SharePoint, company newsletters, etc.
- Advertise updates to avoid surprises.



#### Put high-risk categories under the microscope.

- Know where fraud is hiding. **In 2022, for example, businesses spent \$1.5 billion in the difficult-to-track no-MCC category\*.**
- Make sure you have solid workflows/approvals for “miscellaneous,” “gifts,” or high-cost items.



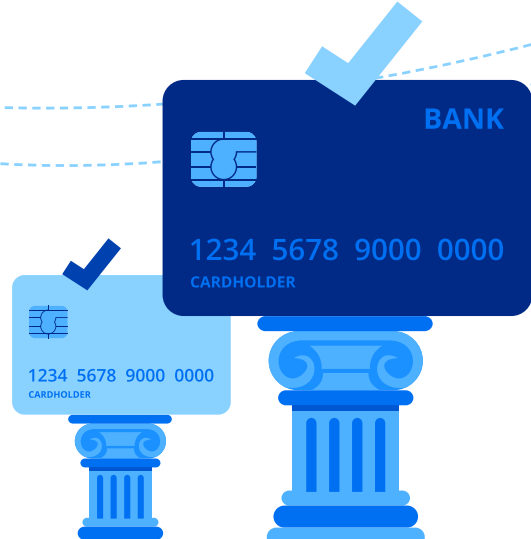
#### Set clear boundaries on work-from-home spending.

- Make sure everyone knows what can be expensed and what cannot.
- Have your team put work-from-home and travel expenses on separate reports – so it's easier to approve recurring expenses and approvers get a better view of work-from-home spend.
- Use audit rules to monitor compliance.

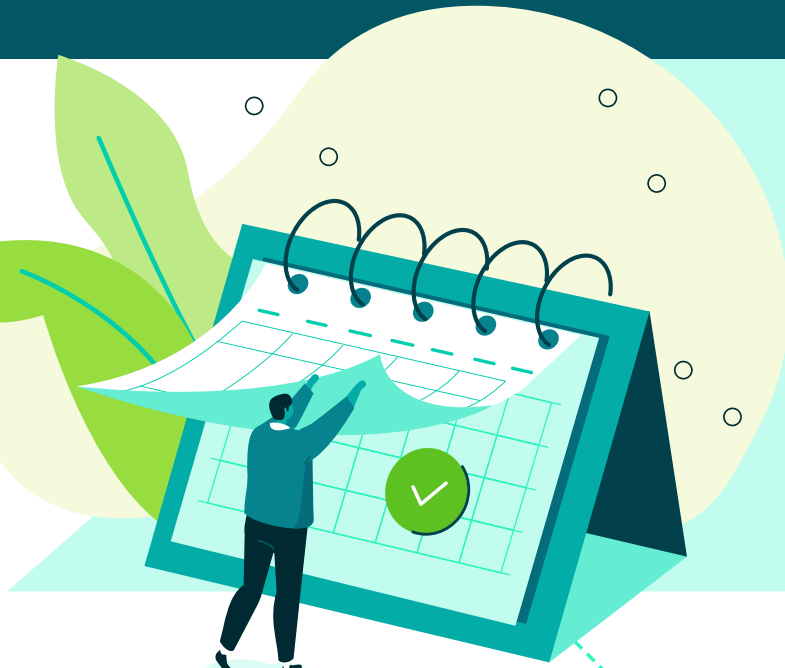


#### Use policy to promote cards.

- Remember that \$1.5 billion in cash-out-of-pocket spend in 2022? Find a way to find that fraud.
- Move away from cash transactions, as they're notoriously hard to monitor and manage.
- Encourage card spending for easier tracking and greater peace of mind.



## 2 Examine Your Audit Strategy:



#### Focus on the rookies.

- Cut new employees some slack. They're new to your policies, so it might take a while to get things right.
- Audit them for at least 90 days – or up to six months – to be sure they've got it.

#### Take a close look at cash.

- Use the Payment Type Analysis report in Concur® Expense to see who's making the most cash payments.
- Audit the employees on top of that list.



#### Don't settle for missing receipts.

- Forgive a few lost receipts, but any big tickets that go missing *have* to be found.
- Adapt your policy (and your Concur Expense system) to prevent using Missing Receipt Affidavits (MRAs) for big-ticket items, where employees can get a duplicate receipt (airfare, car rental, hotels).



#### Double down on duplication.

- Stay vigilant on dual submissions; they're a common way to sneak in extra reimbursement.
- Use the default system audit rule to see if an employee has submitted the same expense for the same amount with the same expense type – within a single expense report or across multiple reports.



For more ways to fight fraud, watch our Community Webinar: [Fending Off Fraud with Best Practices](#) or contact your SAP Concur Representative for tools and tips.