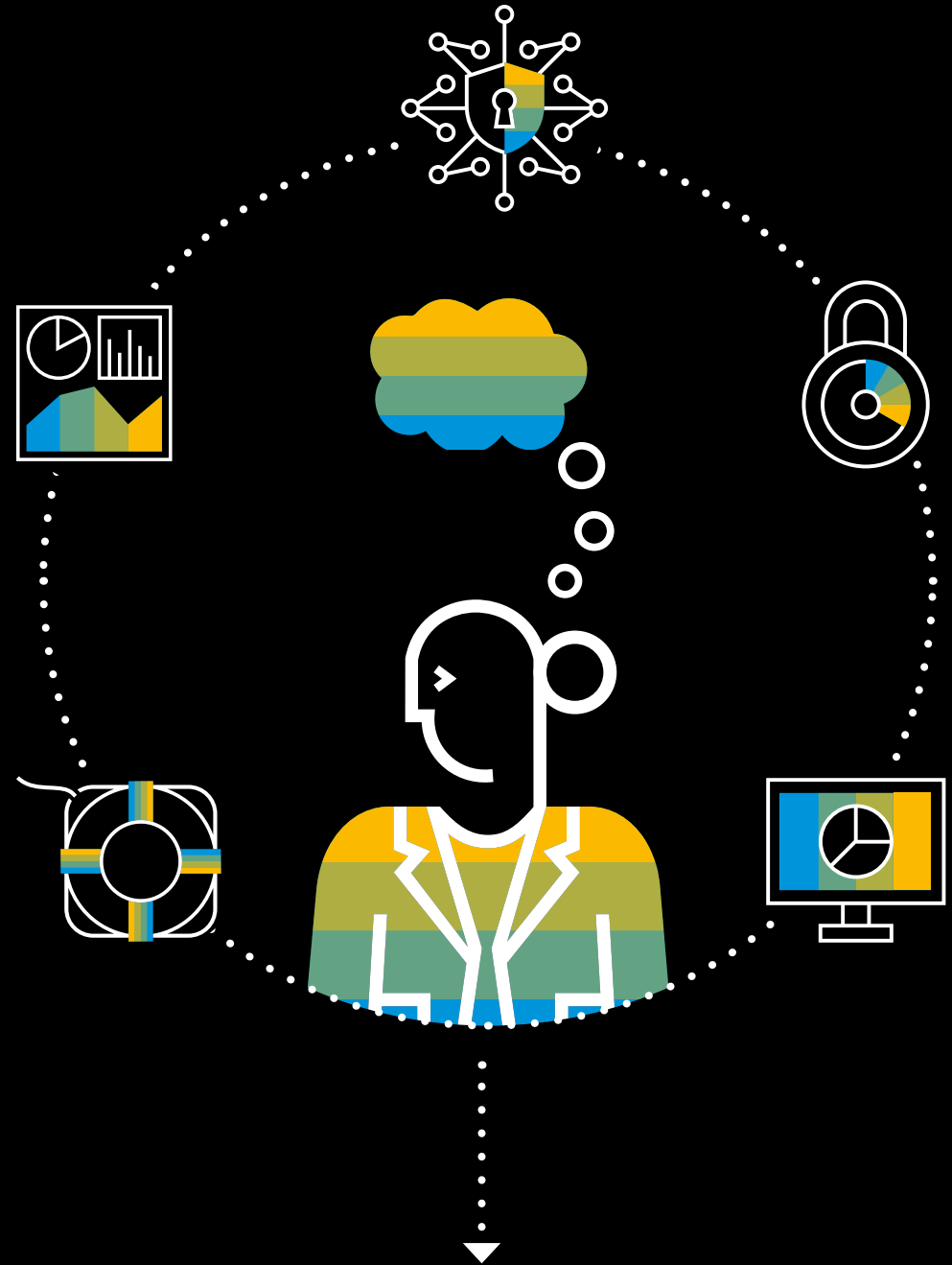


SAP® Concur® solutions | EXTERNAL

Think You Know SAP Concur? Think Again!



.....▶ **It's Just an Expense Solution, Right?**

Introduction

If you don't already use SAP Concur solutions, you may have some pre-conceived ideas about what we do. For many people, we're an expense platform. For others, we have something to do with travel.

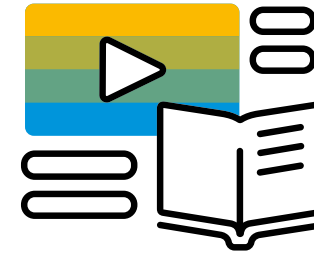
The truth is that we're both of these things.

But we're also so much more.

SAP Concur is an end-to-end spend management platform that delivers clarity and certainty to help:

- Reduce processing time for back-office teams.
- Improve financial insight and process agility.
- Establish resilience through access to powerful reporting.

It's time to level up and start gathering travel, expense, and invoice data to leverage insightful analytics presented in intuitive dashboards. It's time to use intelligent and predictive processes to transform finance.



**Watch the Story:
Think You Know
SAP Concur?
Think Again! [Here](#)**



Read on to find out how.

Part One: An Integrated, Native, End-to-End Discretionary Spend Management Solution



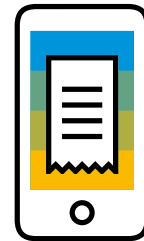
The SAP Concur platform is a cloud-based solution that consists of three pillars that cover travel, expense, and invoice.

Each one stands alone, but because they are native solutions, they also integrate seamlessly to give you a single, complete source of discretionary spend data.



Concur® Travel is an automated corporate travel system that lets employees book business travel on their own, at the best rates, and within your spending policies.

[Concur Travel](#)



Concur® Expense turns expense management and reporting into a digital workflow, applying automated checks and balances that ensure the right processes and policies are followed.

[Concur Expense](#)



Concur® Invoice digitizes the AP process. It automates invoice processing to accelerate the end-to-end cycle and get a clear view into organizational spending.

[Concur Invoice](#)

But the three core pillars are just the start

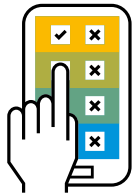
There are additional tools that add further value to one or more of them. Here are just a few:



Concur® TripLink

Gain more control of your travel program. Our solution connects with some of the world's most famous travel names to give you a fuller picture of travel spend while also maintaining the user experience.

[Concur TripLink](#)



The Triplt App

Create a master itinerary for every trip automatically. It makes business travel easier and enhances duty of care because it alerts travelers — and their managers — if anything changes.

[Triplt](#)



Drive

Capture and document mileage automatically. You'll also improve policy compliance and get more visibility into organizational spend.

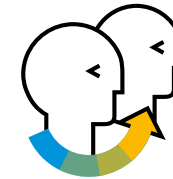
[Drive](#)



Expense Pay

Simplify expense reimbursement with an automated system that speeds up payment processing and improves the employee experience.

[Expense Pay](#)



Concur® Request and Purchase Request

Make requesting spend easier with pre-purchase request and approval solutions that prevent fraud and drive policy compliance.

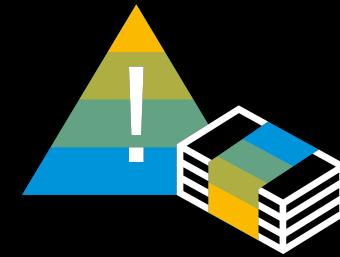
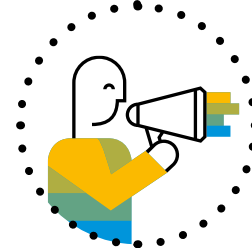
[Concur Request](#) and [Purchase Request](#)

“The benefits of SAP Concur, related to our old process for corporate card and travel management, are incomparable. This tool has **saved me so much time** in my various roles that it has, in fact, allowed me to take on additional duties to further support the mission of the university.”

Assistant to the Vice President of Policy, Planning, and Administration,
Gonzaga University

Did you know?

The SAP Concur ecosystem includes apps that enable travelers to change mobile phone contract allowances while travelling to get a better rate — small things that add up to thousands in bottom line savings each year.



**Measurable value
for organizations
that adopt SAP
Concur solutions:¹**

52%

**Reduction in expense
report errors**

65%

**Improvement in expense
report compliance**

¹“The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations,” IDC 2022.

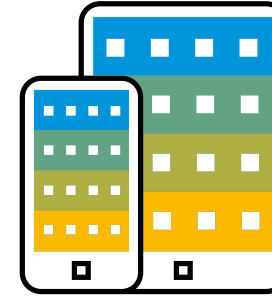
▶ **Enhance** the Employee Experience

SAP Concur solutions give you a single source of truth for your discretionary spend. But they also revolutionize the experience of the finance team as well as employees across the business, helping you recruit and retain top talent.

Optical Character Recognition (OCR) technology, Artificial Intelligence (AI), and Machine Learning (ML) mean spend claims write themselves. Employees save time during the work week, helping them be more productive, so they're able to relax on their weekends. It also puts an end to data entry for the finance team.

Connections with the world's most popular travel brands means travelers can book travel the way they want using their favorite booking tools. It also means finance can see more overall spend.

And employees gain peace of mind that their employer is looking out for them — something that is top of mind for everyone.



4.8

**Concur mobile
app iOS App
Store rating**

The Concur Mobile App

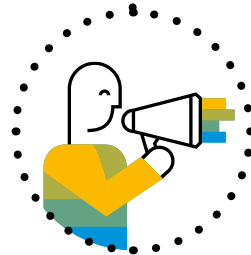
The Concur mobile app is at the heart of SAP Concur solutions. It reduces human touchpoints, speeds up processes, and enables employees and managers to work on the go. Concur has 4.1 million monthly active mobile users and boasts a 4.8 rating in the iOS App Store.

“Concur actually makes us money when you consider the savings in time ... Manual entry was especially difficult for employees traveling around the world ... And with the Concur mobile solution, you virtually **eliminate the problem** of lost receipts. Our employees definitely appreciate the solution.”

Chris Maier, CFO, Encell Technology (energy sector)

Did you know?

The idea for the SAP Concur platform came when the founders were compiling their receipts and thought “There’s got to be a better way.” It started to develop into the platform it is today when we realized that most expense claims start because of a travel booking.



Time savings:²

54%

**Reduction in time
to book a trip**

43%

**Reduction in time
to complete an
expense report**

² “The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations,” IDC 2022.

Part Two: A Solution That Combines Technology and People to Deliver Outstanding Support



SAP Concur solutions combine market-leading technology that streamlines and simplifies finance processes with a human element that adds an extra layer of value.

65%
**More compliant expense
reports submitted³**

³ "The Business Value of SAP Concur Solutions," IDC, 2022.

Support with Compliance

Compliance is a key area of concern for organizations. There are SAP Concur solutions designed to help.

For example, with Intelligent Audit, our team of auditors checks your spending claims for policy and regulatory compliance. It means that when a claim reaches a manager for sign off, they know it ticks all the boxes, and they can have complete confidence in their compliance.

Risk and compliance apps in the SAP Concur ecosystem mean claims can be checked for tax implications, alerting you if there are potential legal or reporting concerns, such as dining with a politician.

And if you work in the public sector or a regulated industry such as healthcare, there are industry-specific solutions that help you manage compliance in your sector.

Using **Intelligent Audit**, the level of spend data that's captured as standard gives you the ability to enforce or adapt your policies much more easily.

[Intelligent Audit](#)

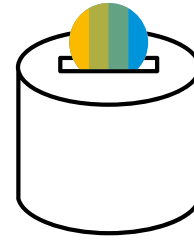
Support with Reporting

The level of spend data that's captured when you use SAP Concur solutions is also the key to the power of the reporting functionality. Because all your discretionary spend data is on the same system, you can analyze spend easier and faster.

- Your SAP Concur dashboard is the start of your journey.
- Tools such as Budget, Intelligence, and Consultative Intelligence take it further.

Did you know?

Because the SAP Concur platform is cloud-based, we can — and do — make frequent updates to continually develop and enhance our offerings. Our support teams are the experts in SAP Concur solutions, so you don't have to be.



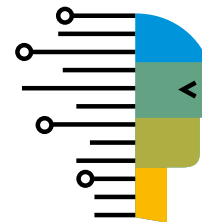
Budget helps you keep on top of your budgets and avoid overspend with actionable insights.

[Budget](#)



Intelligence helps you make better decisions with business intelligence reporting tools that provide the insights you need.

[Intelligence](#)



Consultative Intelligence maximizes the value of your spending data with help from SAP Concur spend analysis experts.

[Consultative Intelligence](#)

User Support

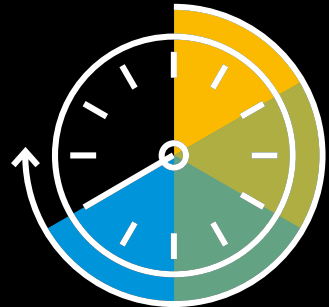
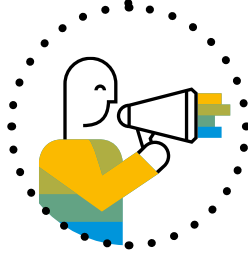
There's nothing more frustrating than needing support with a system but not being able to get it. With User Support Desk, your employees have 24/7 direct access to SAP Concur experts and resources. As you'd expect, our experts know SAP Concur solutions inside out and are up to date with the latest features and functionality.

That means you don't have to maintain that expertise in-house — and your employees have someone to call on no matter what time it is where you are.

[User Support Desk](#)

Did you know?

We work with partners to stay ahead with new innovations and ways of working that add value to our customers. Our platform is an open-source solution, allowing developers to see our API and build apps that integrate with it.



Part Three: An Open-Platform, Agnostic Solution with an Integrated Partner Network That Extends the Value Even Further



There are hundreds of partners in our app ecosystem, and they are a gateway to doing even more with your discretionary spend. There are ERP apps that automatically transfer your discretionary spend data to your ERP systems, so you have an even more comprehensive view of spend.

There are road, rail, air, and hotel integrations to enable your employees to book travel their way. There are risk and compliance apps that enable you to manage risk more effectively and enhance compliance rates. There are reclaim apps that enable you to maximize reclaim opportunities.

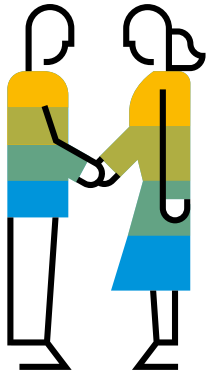
29 types
of expenses
fall within
fourteen high-
risk categories⁴

The median dollar
value loss of
industry fraud is
\$120,000⁵

An occupational
fraud scheme
involving expense
reimbursements
can last
18 months⁶

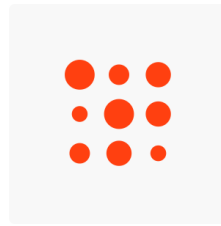
⁴ SAP Concur customer data

^{5, 6} ACFE, Occupational Fraud, A Report to the Nations



In each case, we don't just partner with one provider in a space, we partner with many of them. It means SAP Concur solutions work the way people want to work — they can choose their preferred platform, and we'll do the rest.

[App Center](#)



**Organizations
using SAP Concur
solutions are
saving annually:⁷**

\$377,000
in travel costs

\$400,000
in expense
reporting costs

⁷ "The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations," IDC 2022.

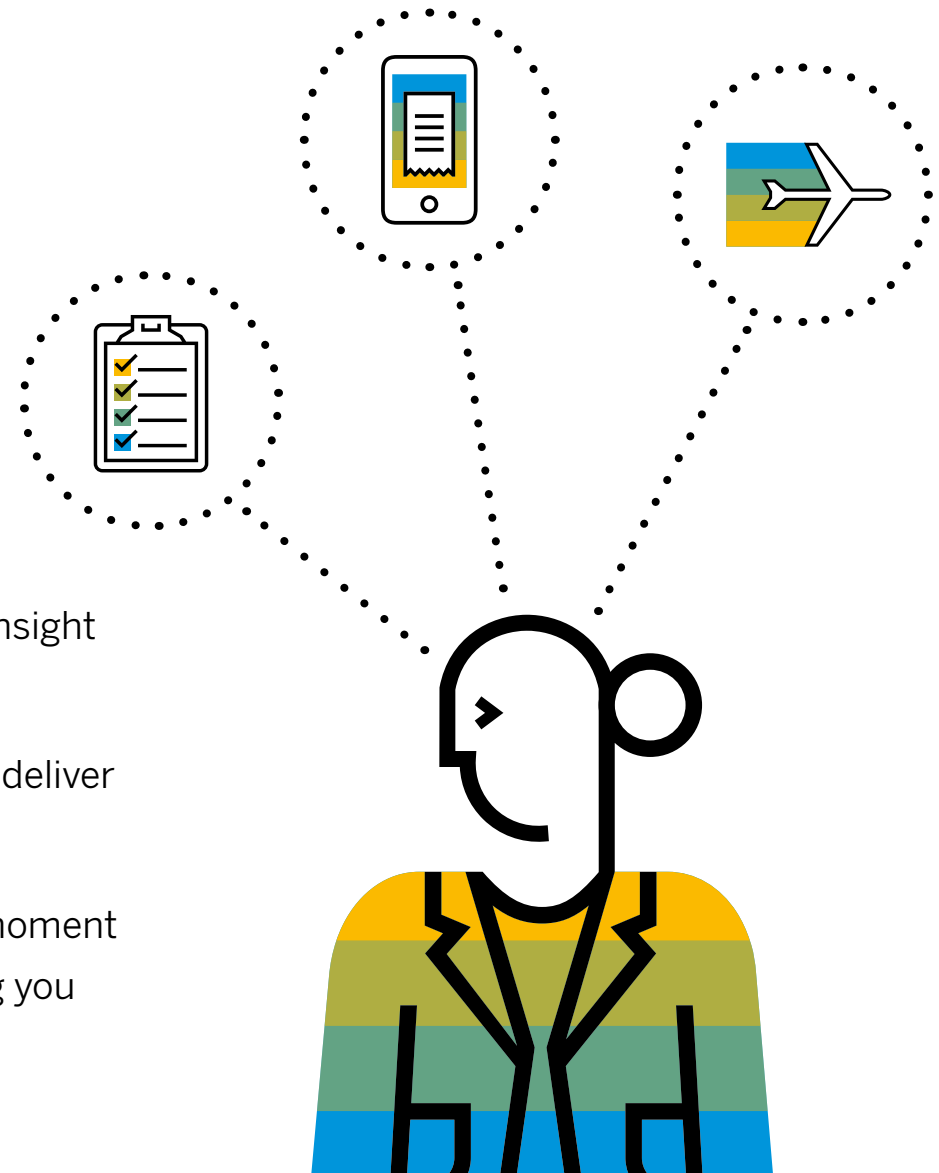
▶ So Much More Than Just an Expense Solution

- SAP Concur solutions have been in the business of discretionary spend for over **25 years**.
- **47,000 customers** in over **150 countries** trust SAP Concur solutions with their spend management.
- SAP Concur solutions have processed **\$133B** in expenses in the past year.
- Our platform streamlines and simplifies travel, expense, and invoice processes, driving productivity and improving the employee experience.
- We provide a single source of truth for spend, making it easy to analyze data and gain actionable insights.

We have the size and scale to provide powerful technology backed by human insight and expertise to help you realize best-practice benefits.

And we have an unparalleled ecosystem that helps you extend the platform to deliver a holistic, end-to-end discretionary spend management solution.

It's the solution for organizations that realize every choice to spend is both a moment of opportunity and a moment of risk. SAP Concur equips you to level up, giving you the certainty needed to help your organization run — and spend — at its best.



“SAP Concur isn’t just a way of taking your spreadsheets to the cloud and making them look pretty. If you want this, we have competitors who can do it more cheaply. If you want to **drive value** and have a solution that can support you as you scale and will help you overcome the challenges you’ll face as you do, you need SAP Concur.”

Antony Elliott, Senior Director of Strategic Accounts, SAP Concur



ABOUT SAP CONCUR

SAP Concur solutions take organizations of all sizes and stages beyond automation to a completely connected spend management solution encompassing travel, expense, invoice, compliance, and risk. For more than 25 years, these leading, innovative solutions have kept customers a step ahead by delivering time-saving tools, connected spending data, and a dynamic ecosystem of diverse partners and apps. User-friendly and business-ready, SAP Concur solutions unlock powerful insights that help businesses reduce complexity and see spending clearly, so they can manage it proactively.

Learn more at concur.com or the [SAP Concur blog](#).

Request a call with an [SAP Concur representative](#).



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