



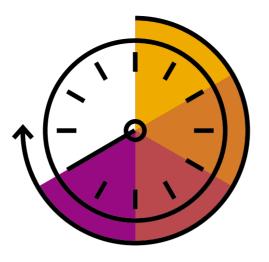
The business landscape is increasingly global, including our everyday interactions with customers, supply chains—even our own employees—all over the world. And while the opportunities and rewards of global expansion are numerous, so are the associated risks.

Is your organization prepared with the right policies and systems? Are you connected to all your data? Do you have the ability to monitor costs and support the infrastructure it takes to grow? With international growth, everything gets more complicated—from variances in regulations, legal requirements and compliance, to tax laws, language support and duty of care.

In this report, we'll examine these key challenges. So if you're considering expanding your travel program to keep up with global growth, you'll know what to expect.

Inefficient Processes

If you're already global, you may think it's easier to keep all your legacy systems in place, because after all, everything is working fine. Besides, your IT teams don't have time to implement a new solution, adapt it globally and develop a change management plan for end users.



The truth is, **YOUR LEGACY SYSTEMS ARE COSTING YOU TIME**. With multiple data sources and systems in play, your people are wasting valuable time consolidating, normalizing and formatting data to try to figure out where the money is going. Imagine if you could invest that time into strategic initiatives designed to grow your business.

Multiple processes can also be confusing and time consuming for your end users. If they don't know who to reach out to for T&E support, expense report submissions get delayed, and you get less visibility into spend. Create one streamlined process and consolidate support, and you'll make it easier for your end users. You'll also get the data you need faster.

If you think the work is not worth the investment, you should know that moving to a singular, global spend management solution—and partnering with a best-practices provider—ensures you'll know local policies, local requirements, so local regulatory nuances without having to exhaust your IT team.

"The advantages of global consolidation for T&E are quite clear. On the one hand, you have cost savings. And on another, you get more efficiency from harmonized, standard processes. But you also get better visibility through uniform reporting." —Global Process Owner, Bayer

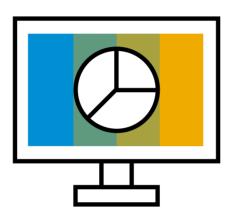
Poor Visibility into Data and Spend

Disconnected systems can cause headaches in a variety of ways:



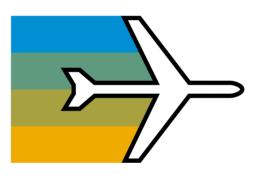
YOUR GLOBAL LOCATIONS HAVE DIFFERENT POLICIES,

vendors and partners—so to understand where spend is happening, finance and accounting teams end up being "enforcers," chasing down receipts, invoices and employees who book travel or make purchases outside of policy.



DEPARTMENT AND BUDGET MANAGERS WOULD RATHER FOCUS ON WHAT THE BUDGET CAN DELIVER. But with

disconnected systems, they end up arguing over where the budget is going.



TRAVEL MANAGERS DON'T HAVE INSIGHT into global supplier spend, making it harder to negotiate the best rates. Not only that, going global undoubtedly means more overseas travel for your people.

If you don't have a consolidated system, it's hard to see where your travelers are, making it dangerously difficult to communicate with them in an emergency.

At the end of the day, adapting a single technology platform to manage T&E globally can help you see spend, processes and policies holistically—improving productivity and helping you share data consistently. Leveraging this data will help you plan for expansion, while utilizing a single technology will pave the way for growth.

Exposure to Potential Risks

When organizations expand or enter entirely new markets, they expose themselves to potential risks. Each country has its own economic and social climate, and a unique set of risks and rewards. To mitigate risk as much as possible, consider the following:



REGULATORY RISKS. The costs of non-compliance—including permit processes, possible Foreign Corrupt Practices Act (FCPA) violations and GDPR violations—are wildly unpredictable, and business laws might not be clearly defined or consistently enforced in certain markets. In addition, each country has its own set of complex tax laws and regulations which, if not followed, could result in a considerable monetary loss due to missed VAT reclaim or large fines. Consider how much time and money it would take for your teams to evaluate compliance with these individual laws. Would you feel confident that your organization was compliant?

2,351

The number of product taxability changes in the first three quarters of 2016. Thomson Reuters, 2016

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POLICY AND COMPLIANCE RISKS. Your regions around the world likely have different expense and travel policies, which can make managing policy across borders complicated. When employees accidentally violate the rules, or worse, commit outright fraud, the cost can be substantial. To prevent issues, organizations need to make it easy for employees to make compliant transactions, and they must implement best practices to help identify problems before they arise. Streamlining your global travel and expense program can help centralize your data and ensure that local audit and policy rules are built in. This makes it easier to spot potential fraud before it becomes a larger issue.

of employees generate the majority of fraud. Oversight T&E Fraud Report, 2017

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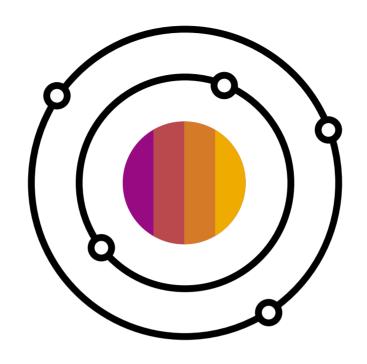


DUTY OF CARE RISKS. Your most important asset is your people and it's your job to ensure they are safe. A consolidated solution for your travel program can help you to centralize your traveler data. So no matter where they book, you can quickly locate them and provide localized support in the event of an emergency.



Issue facing buyers in 2017 was increased focus on duty of care and security. Business Travel News, 2016

If the costs of global growth seem daunting, consider the alternative.



Accommodating for these challenges may seem troubling or expensive, but the cost of global expansion without a complete, unified solution across all geographies will be much greater in terms of the monetary impact, program effectiveness and employee efficiency.

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3 Challenges of Going Global enUS (18/02)

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