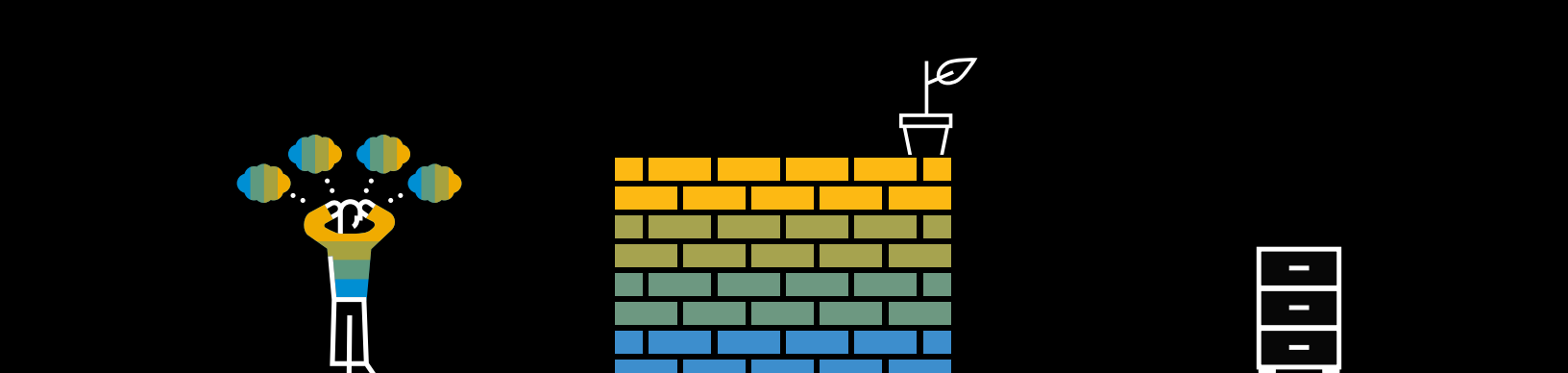


Boost Your Bottom Line with Expense Automation



Optimizing your processes is the key to cutting costs and spurring growth

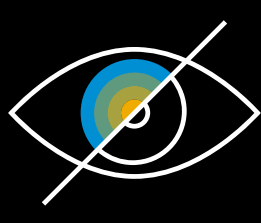
Your business should always be on the lookout for a path forward – to increased efficiency and greater financial rewards. But if you rely on outdated processes to manage your expenses, you'll likely struggle to maximize productivity and prosperity.



How are manual processes holding your business back?

Processing expense reports manually is difficult. And when employees are forced to waste hours on tedious tasks like filing paper receipts, keying data into their accounting systems, and cutting checks by hand, they have less time to uncover cost savings and identify lucrative new business opportunities.

Here are some of the most common problems you may face when using manual processes:



Lack of Visibility

60%

of companies have difficulty tracking spend.¹



Missing Paperwork

56%

of businesses struggle with missing paperwork.²



Fraud Risk

5%

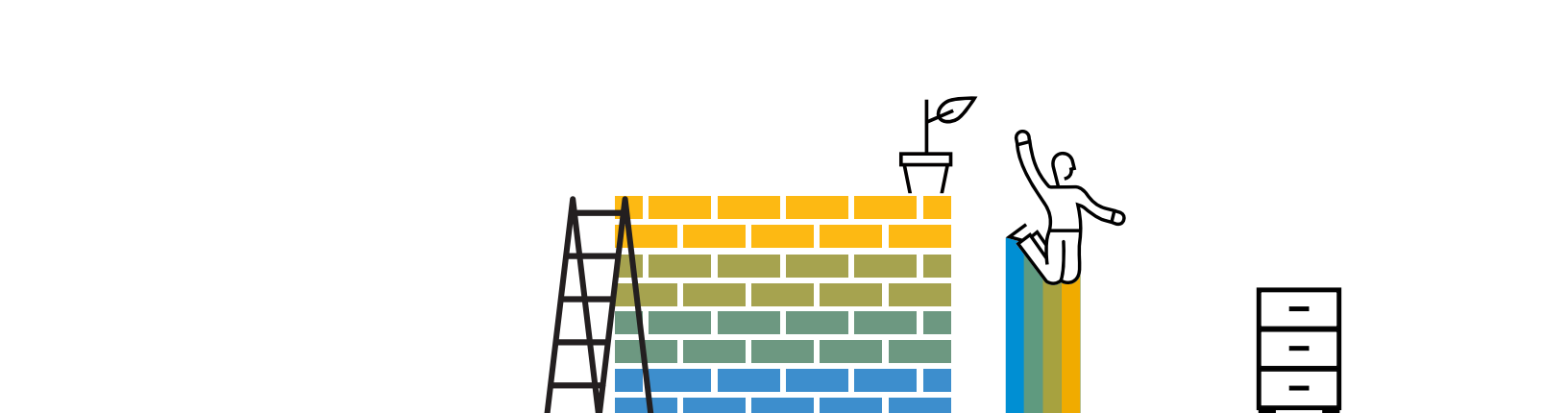
of annual revenue is lost to fraud.³



Human Error

19%

of expense reports contain errors.⁴



How can automation propel your company forward?

Automation helps you remove the hassle from expense management. And with this sophisticated tool at your disposal, you can take advantage of many benefits previously unavailable to you – like real-time data visibility to help grow your bottom line.

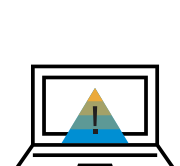
Here are several ways your business can excel by automating expense management:



Cost Savings

Automation can lower the cost of each completed expense report by

\$20.⁵



Fewer Errors

An automation solution with AI capabilities can reduce expense report errors by

60%.⁶



Accelerated Speed

Automation helps accelerate the time from expense report submission to reimbursement by

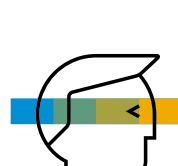
80%.⁷



Improved Compliance

100%

of expense reports can be automatically checked by an AI-powered solution to identify malicious intent.⁸



Increased Visibility

54%

of companies find that improved analytics is an important benefit of an automated solution.⁹

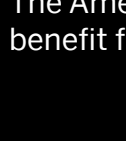
The Next Step in Expense Automation

SAP Concur and American Express® have partnered to deliver a seamless, all-in-one spend management solution that helps you automate your expense processes.

This offering lets you sync your American Express® Business Card with the Concur Expense solution, bringing all of your company's expense data into a single platform.

And with all your expense information in one location, it's easier to manage your business spending – from request to reconciliation.

The American Express® Business Card Integration with Concur Expense also allows you to benefit from valuable rewards associated with your Card.*



For more information, contact your SAP Concur representative today.

Sources:

¹ <https://www.concur.com/en-us/resource-center/reports/ami-partners-study-elevate-business-performance>

² <https://www.concur.com/en-us/resource-center/reports/ami-partners-study-elevate-business-performance>

³ <https://www.concur.com/newsroom/article/how-to-identify-expense-report-fraud>

⁴ <https://www.concur.com/newsroom/article/save-time-and-money-on-expense-report-processing>

⁵ <https://www.concur.com/en-us/resource-center/reports/ami-partners-study-elevate-business-performance>

⁶ <https://www.concur.com/newsroom/article/business-challenges-you-didnt-know-ai-artificial-intelligence-could-help-with>

⁷ <https://www.concur.com/en-us/resource-center/reports/ami-partners-study-elevate-business-performance>

⁸ <https://www.concur.com/newsroom/article/business-challenges-you-didnt-know-ai-artificial-intelligence-could-help-with>

⁹ <https://www.concur.com/en-us/resource-center/reports/ami-partners-study-elevate-business-performance>

*Not all American Express® Cards are eligible to get rewards. Terms and limitations vary by Card type.