SAP Concur C.

A CFO can't build an intelligent enterprise if they can't proactively manage spending.

It used to be easy for your organization to control spending, but the more flexibility your employees get, the harder it is to keep an eye on what's going out the door. T&E, for example, is all over the board.

Travelers are spending:

- With approved travel suppliers
- On procurement or virtual cards
- · Directly with non-approved suppliers
- Through non-PO invoices Through consumer apps like Uber

SAP Concur has a tool that can help. Use AI, machine learning, and other innovations to capture this spending and get more out of your investment.

Rein in employee spending and drive intelligence deep into the process.

By taking travel, expense, and invoice management to the cloud with SAP Concur, CFOs can use intelligent technology to connect a critical area of their spending – as much as 10% of their budget, in fact - to their financial core.

With all of this data in one place, you can finally see every bit of your spending and pre-emptively control it.

You'll also be able to give your employees the kind of simple, mobile tools that let them book and buy the way they want - tools that keep spending in check and in policy, while detecting and correcting errors in near-real-time.



Put SAP Concur to work inside and outside your organization.

Only SAP Concur can help CFOs manage spending from the inside:

- Controlling expenses from booking to reimbursement
- Imbedding intelligence into sales and workforce-management workflows
- Taking advantage of machine learning and advanced analytics

SAP Concur also helps CFOs control spending from the outside:

- Delivering apps employees want to use
- Capturing partner data for added insights
- Connecting to the world's largest travel ecosystem

With SAP Concur, your organization gets more intelligent processes.

Automate T&E and invoice processes in the cloud, then support them with the power of AI, machine learning and other intelligent technology, and you drive efficiencies that give your business the time to focus on what matters most. These tools make it possible.

Concur[®] **Locate** combines itinerary, credit card and other expense data, so your organization can pinpoint and **protect employees around the world.**

Concur[®] **Detect** works with Concur[®] Expense, using powerful AI to automatically audit 100% of expense reports, reduce report errors up to 66%, and shorten auditing time as much as 90%*.

Measurable Impact

A 2018 IDC analysis shows SAP Concur customers see, on average:

\$672,000 in savings on business travel

0% less time to complete an expense report

organizational travel and expense policy

More intelligent experiences.

Give your employees the kinds of tools they will actually want to use, and get engagement across the process – plus all the data the comes with it.

Concur* **TripLink** lets travelers book and buy across multiple channels – including directly with suppliers – capturing the data to manage policy, compliance, approvals and traveler safety.

Expenselt^{*} automatically turns photos of receipts into accurate, on-time expense reports – complete with the date, total, expense type and even the currency.

And more intelligent outcomes.

You can help your organization grow today. You can adopt innovations we'll all use tomorrow. And all you have to do is gain the tools to see, predict, and control your employees' spending.

Budget helps you capture and consolidate data for a holistic view of spending, so you can control and adjust budgets as needs change.

Intelligence gives you role-based dashboards and detailed reports, plus spending alerts as policies and thresholds are met.

* Based on SAP Concur internal testing data.



ABOUT SAP CONCUR

SAP Concur is the world's leading provider of integrated travel, expense, and invoice management solutions, driven by a relentless pursuit to simplify and automate these everyday processes. With SAP Concur, a top-rated app guides employees through every trip, charges are effortlessly populated into expense reports, and invoice approvals are automated. By integrating near real-time data and using AI to audit 100% of transactions, businesses can see exactly what they're spending without worrying about blind spots in the budget. SAP Concur eliminates yesterday's tedious tasks, makes today's work easier, and helps businesses run at their best every day. Learn more at concur.com or the SAP Concur blog.



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