



SAP Concur 

Concur Detect by AppZen

Reimburse Expense Reports with Total Confidence Through Near Real-time Reviews



Concur Detect Automatically Checks 100% of Your Expense Reports to Detect Fraud and Compliance Issues in Near Real-time

It's rare that an organization can devote the time and resources needed to review 100% of expense reports. You may conduct reactive reviews when you suspect fraud has occurred, check random samples, or those above a certain monetary threshold. But when expense reports are reviewed manually, the process is slow and prone to human error and exhaustion.

Concur® Detect checks 100% of your organization's expense reports before reimbursement happens. Through integration with Concur Expense, Detect evaluates expenses in near real-time, using machine-learning technology to scrutinize reports for errors, potential fraud, company policy, and regulatory compliance issues.

With automated reviews, your organization will save time and money, and gain peace of mind to reimburse expenses with total confidence.

REDUCE EXPENSE REPORT ERRORS BY 60%*

Concur Detect achieves this by leveraging AppZen's powerful Artificial Intelligence (AI) to analyze receipts, credit card transactions, travel bookings, and other expense documents. Next Detect cross-references expenses for accuracy against hundreds of public and private databases, reducing the cost of mistakes in expense reports by 60%*.

AUDIT 100% OF YOUR EXPENSE REPORTS AND ONLY REVIEW THOSE THAT ARE DEEMED RISKY

Concur Detect is able to capture errors and fraud that humans can't see, by detecting patterns and anomalies. Detect's AI technology leverages everything from average fares and previous receipts to online menus and social media posts to ensure that expense claims are legitimate — and it can spot suspicious behavior by repeat offenders.

* Source: SAP Concur internal POC test



REDUCE AUDIT TIME

Using Concur Detect to conduct initial investigations on all expense reports reduces time you are spending on audits. Only high-risk expense reports are routed to your team, and there's no more waiting to receive audits from human auditors. Detect also tracks incidents against your employee base, so you can isolate repeat offenders from users who made innocent mistakes. These features free T&E staff for more strategic tasks, and help them better manage erroneous and fraudulent claims.

THE POWER OF CONCUR DETECT



AppZen's patented ReceiptIQ™ technology

Extracts much more information from receipts via automated extraction, translation, deep learning and natural-language processing to understand the full context of receipts.



Taps external sources and social media to research expenses

Accesses public and private databases to research expense report information, e.g., determining if a business is a day spa, restaurant or nightclub.



Spots accidents vs. malicious intent

Concur Detect gives you the power to track errors and fraud, helping you isolate repeat offenders and opportunistic claimers from the majority of users who sometimes make accidental claims.

HOW CONCUR DETECT SPOTS THE TOP 5 EXPENSE VIOLATIONS

31 ⁰/₀

Disallowed and personal spend finds disallowed spend, like jewelry, alcohol, and clothing, by verifying merchant identity using social proof to ensure the purchase matches the expense type.

28 ⁰/₀

Unverifiable receipts augments receipt information with social data to fill in gaps. Track behavior of offending employees over time to identify trends.

13 ⁰/₀

Personal credit card usage confirms that the same expense isn't also claimed on a corporate card, plus verifies that the merchant accepts the corporate card.

8 ⁰/₀

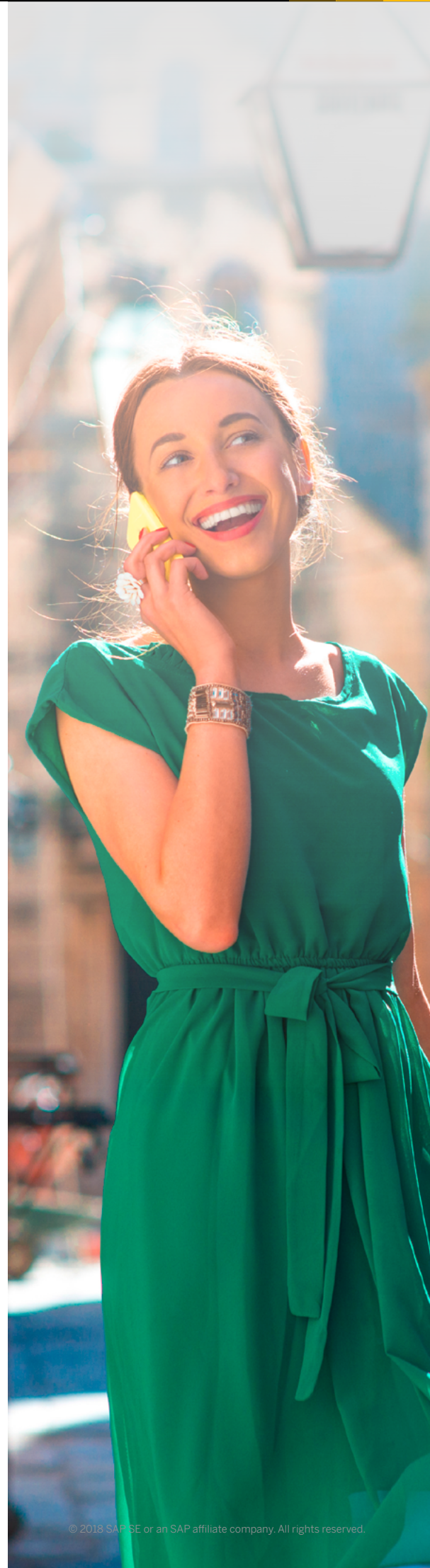
Disallowed merchants verifies merchant identity using social proof to tell if a business is a casino or a restaurant.

7 ⁰/₀

Travel add-ons searches all unfamiliar words on receipt to identify disallowed add-ons like in-room movies or hotel minibar purchases.

ABOUT SAP CONCUR

SAP Concur® solutions take companies of all sizes and stages beyond automation to a completely connected spend management solution encompassing travel, expense, invoice, compliance and risk. For more than 20 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. For more information, visit concur.com



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