



SAP Concur 

Fraud and compliance

How does your company stay compliant and catch fraud?

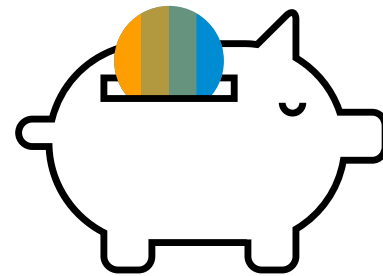
What you can't see can cost you

Every organization must face the possibility of fraud and non-compliant spend. Without the right technology, you may be leaving the door wide open to employees padding expense reports, spending money in inappropriate venues or on non-compliant expenses, or not tracking expenses properly for compliance and audits.

Gain control with a comprehensive compliance and fraud solution

In addition to establishing clear policies and processes surrounding employee spend, you need a technology solution that provides:

- **Ease of use.** Make it effortless for your employees to follow the rules with easy receipt capture and policy-driven automation. They'll save time and effort, and you'll receive data and insights more quickly and accurately.
- **Comprehensive visibility into all travel bookings.** It's easier to catch non-compliant spend and possible fraud when expenses can't fall through the cracks — even those bookings made outside of approved systems.
- **Independent audit.** If you use internal auditors, you risk not getting objective reviews of expense reports.
- **Flexible reporting.** One-size-fits-all reporting risks missing bottlenecks or opportunities to improve. Reports and dashboards should adapt to your unique business, not the other way around.



3 KEYS FOR COMPLIANCE & FRAUD PREVENTION

1. Visibility & control

To control costs, you must be able to see them. Find a tool that provides a comprehensive view of all expenses and travel for a consolidated view of expenditures.

2. Policies & workflows

Creating a spend policy is only one part of the equation. You must also support it with the necessary steps, workflows and approvers.

3. Speed & simplicity

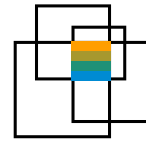
The easier it is for your employees to capture and submit expenses, the sooner you'll be able to analyze and act.

Concur: Your partner in compliance and fraud prevention

In addition to offering best-in-class expense and travel solutions, Concur can be your partner in preventing fraud and ensuring compliance across your organization.

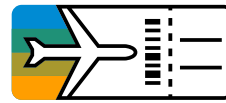
We can help you with:

- **Creating industry-leading policies.** Concur has decades of experience creating expense policies for companies of all sizes. Our experts can help craft one unique to your business with best practices and robust workflows built in.
- **Effortless expense reporting.** Our apps make it simple for end users to submit expenses and receipts, meaning faster reporting and more accurate data from the get-go.
- **Uncovering hidden spend.** We can provide full visibility into employee travel spend, even if employees book outside of approved tools.
- **Audit preparation.** Our tools offer an automatically created audit trail for every employee-initiated transaction.
- **Outsourced audit expertise.** Our skilled audit team provides objectivity, multi-language support, and quick turnaround for expense report reviews.



85% OF BUSINESSES

say they need greater insight to fight fraud.¹



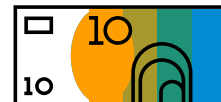
37% OF TRAVELERS

had at least one exception on their expense reports.²



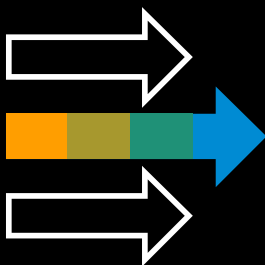
72% OF EXCEPTIONS

come from a lack of receipt capture.³



\$2M EACH VIOLATION

of the FCPA can incur a fine of up to \$2M.⁴



No matter where spend happens, Concur can help you reduce the risks of fraud and compliance, so you can focus on growing your business rather than policing expense reports. **Contact us today to drive compliance and stop fraud in its tracks.**

About Concur

Concur, an SAP company, imagines the way the world should work, offering cloud-based services that make it simple to manage travel and expenses. By connecting data, applications and people, Concur delivers an effortless experience and total transparency into spending wherever and whenever it happens. Concur services adapt to individual employee preferences and scale to meet the needs of companies from small to large, so they can focus on what matters most for their businesses.

1. Worldpay, [Fraud Trends 2016](#), June 2016
2. Oversight, [Spend Analysis Report Vol. 3](#), Winter 2017
3. 2016 Concur Enterprise client data
4. U.S. Securities and Exchange Commission, [SEC Enforcement Actions: FCPA Cases](#), retrieved October 17, 2017

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