



# .....▶ It's Just an Expense Solution, Right?

## Introduction

If you don't already use SAP Concur solutions, you may have some pre-conceived ideas about what we do. For many people, we're an expense platform. For others, we're something to do with travel.

The truth is that we're both these things.

But we're also so much more.

Because the SAP Concur platform is an intelligent travel and spend management ecosystem with a single, reliable source of data at its heart. It drives value because it equips you to:

- Manage cashflow, compliance, and risks.
- Improve efficiency, agility, and resilience.
- Enhance the employee experience.
- Gain actionable insights.
- Meet sustainability goals.

**Watch The Story:  
Think You Know SAP Concur?  
Think Again! [Here](#)**



**Read on to find out how.**

## Part One:

# An Integrated, Native, End-to-End Spend Management Solution



The SAP Concur platform is a cloud-based solution that consists of three pillars that cover travel, expense, and invoice.

Each one stands alone, but because they are native solutions they also integrate seamlessly to give you a single, complete source of employee spend data.

**Concur® Travel** is an advanced booking system that brings all travel data into one place so you can see and manage your travel program more effectively.

[Concur Travel](#)

**Concur® Expense** lets employees capture receipts and submit claims in real time. It also speeds up the review, processing, payment, and auditing of claims, making it easier for finance to manage expenses and budgets effectively.

[Concur Expense](#)

**Concur® Invoice** digitizes the AP process. It automates invoice processing to accelerate the end-to-end cycle and get a clear view into company spending.

[Concur Invoice](#)

## But the three core pillars are just the start

There are additional tools that add further value to one or more of them. Here are just a few:

**Concur® TripLink** Capture booking leakage. Our systems connect with some of the world's most famous travel names to give you a fuller picture of travel spend while also maintaining the user experience.

[Concur TripLink](#)

**Budget** helps you keep on top of your budgets and avoid overspend with actionable insights.

[Budget](#)

### **Drive**

Capture and document mileage automatically. You'll also improve policy compliance and get more visibility into your organization's spend.

[Drive](#)

### **Payment Solutions**

Simplify expense reimbursement. An automated system that speeds up payment processing and improves the employee experience.

[Payment Solutions](#)

### **Concur® Request and Purchase Request**

Make requesting spend easier. Pre-purchase request and approval solutions that prevent fraud and drive policy compliance.

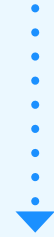
[Concur Request](#) and [Purchase Request](#)

“PACCAR ensured all travel and spend complies with their corporate policies while identifying more than **\$100K in annual savings** from corporate card adoption.<sup>1</sup>

Nari Narvani, Global Travel, Expense, and Corporate Card Manager at PACCAR

### Did you know?

The SAP Concur ecosystem includes apps that enable travelers to change mobile phone contract allowances while traveling to get a better rate. Small things that add up to thousands in bottom line savings each year.



**Measurable value for businesses that adopt SAP Concur solutions:<sup>2</sup>**

**52%**

**Reduction in expense report errors**

**65%**

**Improvement in expense report compliance**

<sup>1</sup> SAP Concur Case Study - PACCAR

<sup>2</sup> “The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations,” IDC 2022.

# .....▶ Enhance the Employee Experience

SAP Concur solutions give you a single source of truth for your discretionary spend. But it also revolutionizes the experience of the finance team as well as employees across the business, helping you recruit and retain top talent.

OCR technology, AI and machine learning mean spend claims write themselves. It saves employees time in the working week, helping them be more productive, and it saves them time at the weekends when they should be relaxing. It also puts an end to data entry in the finance team.

Connections with the world's most popular travel brands means travelers can book travel in the way they want using their favorite booking tools.

It also means finance sees more of the spend more of the time.

And employees gain peace of mind that their employer is looking out for them – something that is top of mind for everyone at the moment.



## 4.8

**Concur Mobile  
App iOS App  
Store rating**

### **The Concur Mobile App**

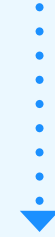
The Concur mobile app is at the heart of SAP Concur solutions. It reduces human touchpoints, speeds up processes, and enables employees and managers to work on the go.

“Our estimate on our productivity savings based on the business case was around \$10 million a year. Our users will **save almost 50% of time** using SAP Concur.”<sup>3</sup>

Jennifer Gettman, Director, Expense Management, Cisco

### Did you know?

The idea for the SAP Concur platform came when the founders were compiling their receipts and thought ‘there’s got to be a better way’. It started to develop into the platform it is today when we realized that most expense claims start because of a travel booking.



**Imagine the time savings<sup>4</sup>**

**54%**

**Reduction in time to book a trip.**

**43%**

**Reduction in time to complete an expense report.**

<sup>3</sup> SAP Concur Case Study – Cisco

<sup>4</sup> “The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations,” IDC 2022.

## Part Two:

# A Solution That Combines Technology and People to Deliver Outstanding Support



SAP Concur solutions combine market-leading technology that streamlines and simplifies finance processes with a human element that adds an extra layer of value.

# 65%

## More compliant expense reports submitted<sup>5</sup>

## Support with Compliance

Compliance is a key area of concern for businesses. SAP Concur solutions are designed to help increase efficiencies and reduce risks.

For example, with **Intelligent Audit** our global team of auditors check your spend claims for policy and regulatory compliance. It means that when a claim reaches a manager for sign off, they know it ticks all the boxes and you can have complete confidence in your compliance.

**Verify** guides your auditing team in analyzing receipts, detecting inconsistencies, and evaluating expense-reporting exceptions to help your team work smarter. Quickly identify duplicates, acceptable spend amounts, and uncover valuable data previously unseen.

**Concur® Detect by Oversight** uses AI and machine learning to automatically analyze expense reports in near real-time. This speeds up the auditing process and resolves issues before and after reimbursement, helping you enforce or adapt your policies much more easily.

[Intelligent Audit](#) and [Verify](#) and [Concur Detect](#)



## Support with Reporting

The level of spend data that's captured when you use SAP Concur solutions is also the key to the power of the reporting functionality. Because all your discretionary spend data is on the same system, you can analyze spend easier and faster.

- Your SAP Concur dashboard is the start of your journey.
- Tools such as Intelligence, Consultative Intelligence, and Tax Assurance by Blue dot take it further.

### Did you know?

Because SAP Concur is cloud-based, we can – and do – make frequent updates to continually develop and enhance our offering. Our support teams are the experts in SAP Concur so you don't have to be.



**Intelligence** help you make better decisions with business intelligence tools that provide the insights you need.

[Intelligence](#)

**Consultative Intelligence** maximizes the value of your spend data with help from SAP Concur spend analyzes experts.

[Consultative Intelligence](#)

**Tax Assurance by Blue dot** helps you improve global tax compliance and maximize VAT recovery on employee spend.

[Tax Assurance](#)

# User Support

There's nothing more frustrating than needing support with a system but not being able to get it. With User Support Desk, your employees have 24/7 direct access to SAP Concur experts and resources. As you'd expect, our experts know SAP Concur solutions inside out and are up-to-date with the latest features and functionality.

It means you don't have to maintain that expertise in-house – and your employees have someone to call on no matter what time it is where you are.

## [User Support Desk](#)

### Did you know?

We work with partners to keep ahead of new innovations and ways of working that add value to our customers. Our platform is an open source solution allowing developers to see our API and build apps that integrate with it.



## Part Three:

# An Open-Platform, Agnostic Solution with an Integrated Partner Network that Extends the Value Even Further



There are hundreds of partners in our app ecosystem and they are a gateway to doing even more with your discretionary spend.

There are ERP apps that automatically transfer your discretionary spend data to your ERP systems so you have an even more comprehensive view of spend. There are road, rail, air, and hotel integrations to enable your employees to book their travel their way. There are sustainability apps that enable your travelers to make green choices and help you keep track on sustainability goals. There are health and security apps that help you deliver duty of care for employees and travelers.

**89%**

**of business travelers will take extra steps to reduce the environmental impact of their travel.<sup>6</sup>**

**\$117K**

**The median dollar value loss of fraud per case<sup>7</sup>**

**91%**

**of business travelers are willing to decline a business trip for reasons like health and safety.<sup>8</sup>**

<sup>6, 8</sup> 2023 Global Business Traveler Survey, SAP Concur and Wakefield Research

<sup>7</sup> "Occupational Fraud: A Report to the Nations", ACFE, 2022

In each case, we don't just partner with one provider in a space, we partner with many of them, which gives us an impressive depth. It's a recognition that in the real world, different people prefer different tools.

It means SAP Concur solutions work in the way people want to work – they can choose their preferred platform and we'll do the rest.

### [App Center](#)



**Businesses using SAP Concur solutions are saving annually:<sup>9</sup>**

**\$377,000**  
in travel costs

**\$400,000**  
in expense reporting costs

# .....▶ So Much More Than Just an Expense Solution

- SAP Concur has been in the business of travel and spend management for **25 years**.
- Our platform streamlines and simplifies travel, expense, and invoice processes, driving productivity and improving the employee experience.
- We provide a single source of truth for spend, making it easy to analyze data and gain actionable insights.
- We serve **47,000 customers** in over **150 countries**.

We provide powerful, intelligent technology and human expertise to help you realize best practice benefits.

And we have an unparalleled ecosystem that helps you extend the platform to deliver a holistic, end-to-end discretionary spend management solution.

It's the solution for businesses that want to drive value from their spend management system.



“It’s a matter of knowing your staff members and knowing whether a **particular platform** is able to coordinate with your **particular growth**. So if you know that you are working with less technology driven people, then you work with that. You infuse that transaction, that automation... in stages rather than sprints... And that is the key to gaining the efficiencies that you want **without disrupting anyone’s workload.**”

Jenny Chen, Senior Accountant for  
Dermalogica, SAP Concur Conversations

[Listen to Podcast](#)



## ABOUT SAP CONCUR

SAP® Concur® is the world's leading brand for integrated travel, expense, and invoice management solutions, driven by a relentless pursuit to simplify and automate these everyday processes. The highly-rated SAP Concur mobile app guides employees through business trips, charges are directly populated into expense reports, and invoice approvals are automated. By integrating near real-time data and using AI to analyze transactions, businesses can see what they're spending and avoid possible blind spots in the budget. SAP Concur solutions help eliminate yesterday's tedious tasks, make today's work easier, and support businesses to run at their best. Learn more at [concur.com](https://concur.com) or the [SAP Concur blog](#).