

The Essential Guide to
Managing Expenses
in the UK



Introduction

Many SMBs (Small and Medium-Sized Businesses) in Britain have dramatically improved their efficiency, VAT reclaim and visibility of costs by moving to an automated expense management solution – they've also saved money and made it quicker for employees to complete their claims in the process.

Most of them took this step because they realised that employee expenses really matter to the whole business.



Expenses are not just an admin headache.

Claiming and reporting on expenses is a process that actually affects many elements underpinning the successful execution of a business strategy – productivity, cost control, visibility and employee satisfaction.

Whether you're processing 20 or 200 claims per month, your employees spend lots of time juggling the various elements of expenses: from getting receipts, to filling in the forms, to chasing up their manager, to finding out where their payment is. And while employees are distracted with the admin of expenses, they're not getting their jobs done.



In many businesses, the claimants are even asked to calculate the VAT themselves, despite its complexity. As if this isn't bad enough, your employees may wait weeks to be reimbursed if delays are caused by queries or managers being on holiday – even though they merely want their own money back!

Paper and spreadsheet claims also cause lots of inefficiency and problems for the finance team too. For instance, whoever handles all these expense claims has to sort through and match the right cost centre codes to a pile of paper receipts and make sure the VAT calculations are accurate. Then, they must chase down employees for missing receipts and manually check to see whether or not employees are following expenses guidelines (if they even check claims against policy). And most *don't have* the capacity to check them against policy. According to research by [QuoCirca](#)¹, for example, “only around one-third of organisations have a rigorously applied corporate expenses policy. Even where any policy exists (in 75% of organisations), less than half of these closely check claims against policy.” So with spreadsheets, it's rarely possible to see what employees are spending, and whether they're spending the right amount on the right things.

The spreadsheet is no longer the best way to manage payroll. Similarly, there's a better way to do expenses.

“We are human, we make mistakes. So... we try to remove the necessity for overly-manual processes. Because the more you can systematically integrate the process, the less capacity there is for error and the more efficient those processes become.”

– Alex Clemence, CFO of Blue Chip Financial Systems,
[CFO Insights on Success](#)²

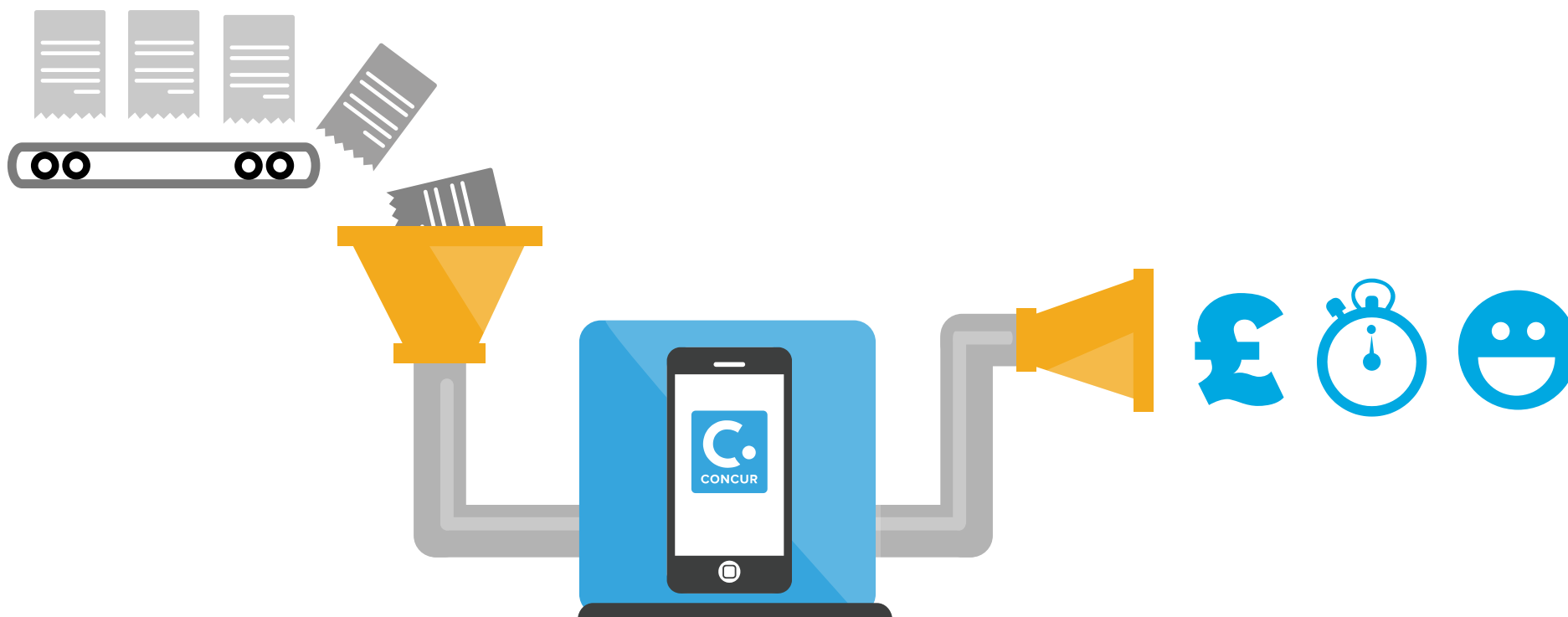


Automation makes sense

Getting the expense claim process fixed so it always works quickly, easily and accurately brings all sorts of benefits to your organisation. Businesses that use automated expense management solutions avoid all the aforementioned hassle and also get very detailed reports so they can see what is being claimed, by whom, and in which team. They can even see who is claiming and approving large expenses that fall outside of company policy.

In fact, we can honestly say that once a business decides to have their expenses managed through an automated system, they never go back.

You'll understandably want to see the evidence for this, and later in this guide a range of finance leaders tell their stories about the tangible benefits their businesses have gained from moving from spreadsheets to an automated expense management solution.



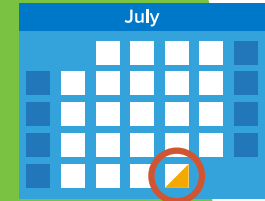
Why read this guide

This guide tackles everything you might want to know about managing employee travel and entertainment expenses, from the hidden pitfalls of managing expenses via spreadsheets to the mobile apps many businesses now use – and how to introduce them with the minimum fuss for maximum benefit.

Our Executive Summary on the next two pages covers this document's essentials. We'd like to invite you to take two minutes to read it, then carry on reading for more detail.

Companies whose employees use mobile travel and expense management apps save 4.5 hours per month – that's a week each year!

– *Aberdeen Group, Your 2013 Guide to Travel and Expense Management* ⁴



“We started looking at expenses automation because our current manual process was creating a lot of errors; it didn't allow us to have much visibility into our expenses; we couldn't track how much our employees were spending and we were getting a lot of errors in VAT calculations.”

– *Joe Ramos, Financial Analyst at NOW:Pensions* ³



Executive Summary

Using technology makes life easier – for everyone

Very few finance leaders would want to return to doing their payroll on spreadsheets. It is the same once businesses have tried automated expense management solutions like Concur, which use the cloud to enable employees to automatically fill out, submit, review, approve and track expense claims from their PCs, Macs, tablets and mobile devices.

Not only is using an automated expense management solution much quicker and easier for employees in the office, expenses apps and cloud technology means they fit into the mobile life of many employees and managers, allowing them to make and approve claims whilst “on the move”. For instance, the Concur mobile app allows users to take photos of receipts and “attach them to expense line items with a few clicks.

An automated, cloud-based expenses system has lots of benefits for the finance team too. For instance, it means that you can have unlimited scalability with no overhead – so if the volume of expense claims increases, your cost could actually decrease per claim, rather than increase substantially due to having to hire extra people in the finance team, train and motivate them.

Best of all, automating your expenses frees up large amounts of administration time (currently spent double-checking expenses, inputting information, and chasing people for receipts) so that it can be spent much more productively.



Automation improves productivity and removes frustration

“Cutting costs (52%), improving cash flow (44%) and finding funding for growth plans (43%) are the top three business priorities for UK finance directors.”

– Vanson Bourne Research,
*Expenses, VAT and HMRC compliance research: Executive Summary*⁵

Technology lets you maximise your VAT reclaim while keeping on the right side of the tax man

Many businesses simply give away cash to HMRC by failing to reclaim the VAT on expenses they are due. But handling the complex tax rules to confidently claim back everything due to them is generally too difficult for companies who process expenses on spreadsheets. In fact researchers, Vanson Bourne, found that [13% of finance leaders said they do not reclaim VAT on expenses at all!](#)⁶

HMRC inspectors know that expenses are complex and that businesses often make errors, particularly around VAT on mileage, so it's an area they are likely to focus on when they visit your business. The more robust your process is, however, the happier they will be and the less the likelihood there will be of them finding problems which could, in turn, lead to unwelcome demands from HMRC for underpaid VAT or even penalty fines.



If you want your expenses processes to work well and ensure it will bear scrutiny from the tax man, it needs to measure-up well to the [six main areas that HMRC focuses on:](#)⁷



Companies who use spreadsheets or paper-based claims processes are likely to incur significant costs to achieve all six of the above or, more likely, simply be unable to measure-up consistently.

Expense automation software is fast to deploy, easy to integrate

Expense automation can be extremely fast to deploy (it can be up and running in days, if not hours) and if it's cloud-based, the deployment does not impose burdens on your technology or IT team.

If you're using an established system like Concur (we have been supporting UK companies of all sizes with expenses and travel for over 15 years) the system incorporates numerous bank and credit card feeds, allowing easy corporate card reconciliation (removing another headache). The data provided by Concur can also be fed into a wide range of financial, HR and other business systems, ensuring strong data consistency and improved visibility – far beyond anything imaginable with spreadsheet-based processes.



Travel & Entertainment expenses are the second largest controllable expense and generally account for 8–12% of operating expenses.

– Aberdeen Group, *T&E Expense Management: A Solution Selection Guide, August 2012*⁸

Concur has hundreds of small and medium-sized business customers in the UK. Read on to find out why they've decided to automate their expenses, or simply call us on +44 (0) 1753 501 444 to start a pilot programme or take a [free 30-day trial](#).

Mobile applications, which have increased in usage by over 73% over the last few years, save the average employee over four hours of productivity per month as a direct result of leveraging mobile travel and expense management applications.

– Aberdeen Group, *The Role of Mobile Technology in Modern T&E Expense Management*⁹



Doing expenses on a mobile phone saves valuable time, speeds up the reimbursement process and enables your business to keep track of overall spending and cash flows.

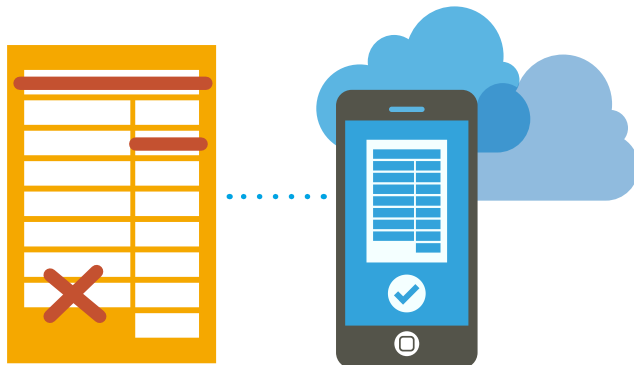
Using spreadsheets & paper for expense claims – common misconceptions

Let's face it. Having everyone doing their expenses on a spreadsheet can be a huge production. It's a terribly inefficient process that erodes productivity and is challenging to manage.

In fact it usually doesn't work well for anyone involved. But it is easy to let inertia stop to you fixing it – after all, everyone has put up with these problems for so long, why not let it continue?

Successful businesses know that the full attention of management and employees should be focussed on solving their big challenges – not fighting with the admin.

Is your expenses process a big enough headache for you to tackle it? It probably is! But many people have misconceptions that stop them realising it. **Here are some of the ones we often come across:**



Expense solutions are only for big companies.

In fact we have hundreds of SMB clients in Britain.

It doesn't take that much time for my employees to fill out expense claims.

It probably does!

Using spreadsheets to do expense claims is free.

In fact they can work out very costly.

I do not need visibility into our travel and expense spending.

It's a big and controllable expense and you will be amazed at what information you can have.

Our employees would never exaggerate their expense claims.

Many employees do – research by YouGov says over [10% admit to doing this](#).¹⁰

Employees are reimbursed quickly enough.

Employees dislike slow payment – our research shows many increase their expenses because of the hassle that slow payment causes them.

It will cost a lot to change.

In fact it may well work out cheaper.

Beware: such misconceptions can keep you from handling expenses a better way



The hidden cost of using spreadsheets for expense claims

Spreadsheets are the Swiss Army Knife of business planning and they're also great for crunching numbers. But they're far from best practice when it comes to managing expenses. Here are some of the hidden costs of using a spreadsheet or paper for expense claims:

1. Employees wasting their time doing expenses

Your employees are wasting time when they use a spreadsheet or paper-based expense management process. Imagine if you could give your employees back some of that time.

By fixing the entire process, you can make your employees' lives easier and also get better detail on where your cash is being spent. And having happier employees who waste less time on admin translates into a more efficient and profitable business, as many of our clients have discovered.

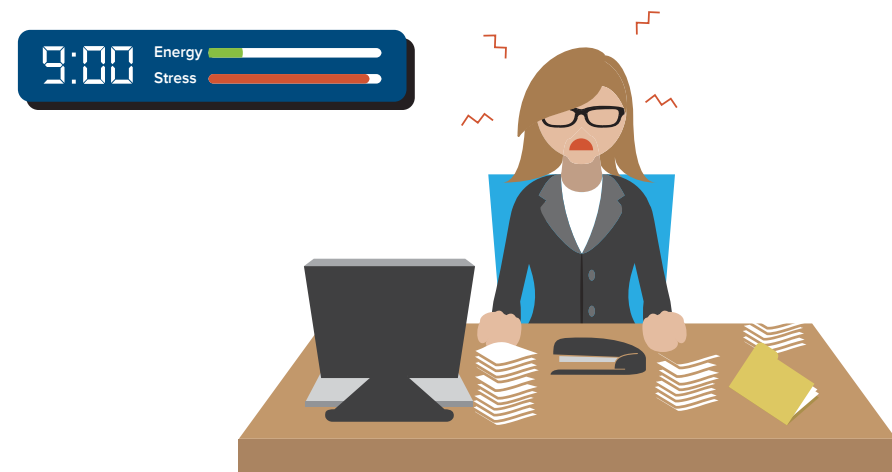
"Concur is an elegant system that someone can use on their smartphone, and the manager can just authorise expenses on their mobile phone, too. How neat is that!"

– John Gooch, Special Projects Manager at POhWER

Case Study: [POhWER](#)

POhWER is one of the largest advocacy charities in the UK, offering information, advice, and support to people who experience disability, vulnerability, distress and social exclusion. From the start Special Projects Manager, John Gooch, saw that completing business expenses was an issue that was taking up a large amount of admin and staff time.

However, as a result of implementing Concur, John Gooch says POhWER's advocates "have reduced the time spent doing their expenses, from 3 hours per month to less than 30 minutes. And our admin person has reduced the time she spends on the expenses process from 50% of her day to less than 5% of her time."



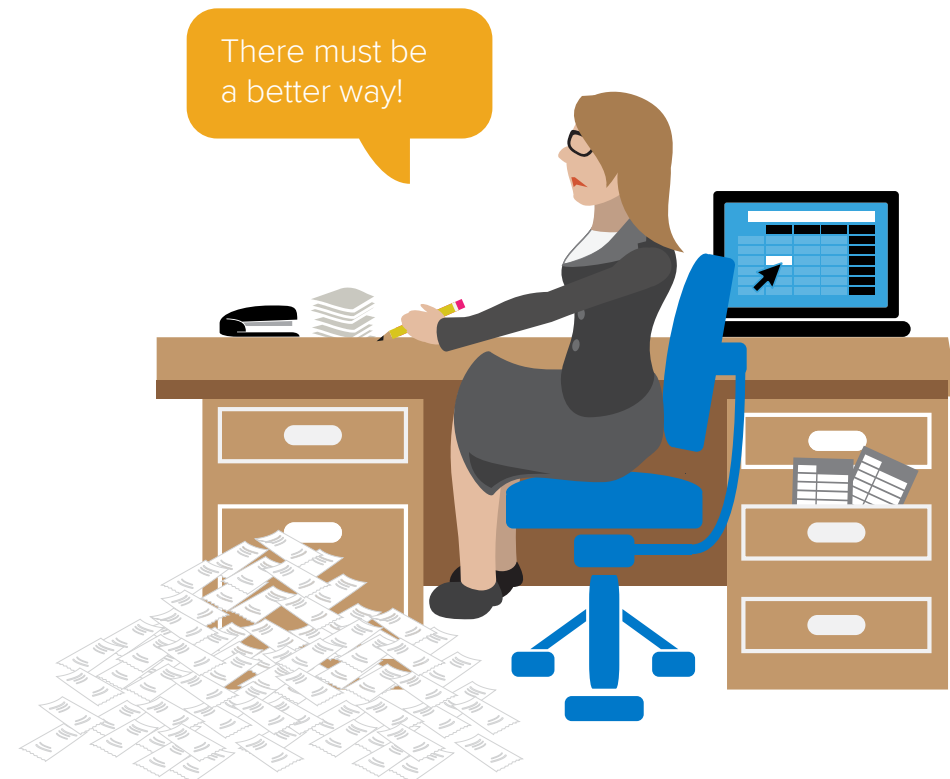
2. The finance team is wasting time dealing with expenses

When you're processing expenses using spreadsheets, the only way to handle added volume is by asking your staff to dedicate more of their time to processing claims. Typically this activity will include:

- Manually reviewing and approving expense claims.
- Chasing employees who submitted claims with missing receipts, out-of-policy or questionable expenses, missing client/job/project codes, or missing meeting attendee information.
- Reconciling employee-reported expenses with a company credit card statement.
- Manually recording each expense claim in the general accounting system.
- Creating the reimbursement payment for the employee.
- Manually pulling together a report for any manager who wants to know the total spending on any project, vendor, event or category.

And, because there's usually no connection between all the various spreadsheets and your accounting system, your finance team probably has to manually transfer all the data and, no doubt, finds themselves frustrated from constantly dealing with errors.

Fixing this process not only frees up a lot of your team's time, it reduces errors and increases transparency too.



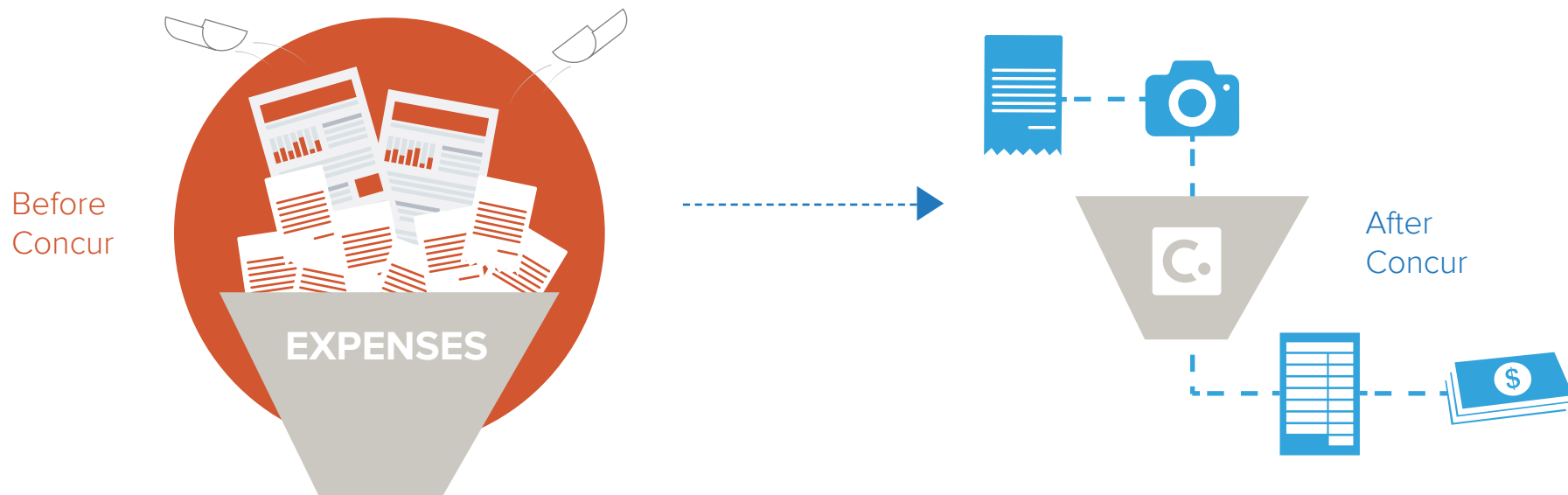
Case Study: [Roy Castle Lung Cancer Foundation](#)

Named in commemoration of the popular entertainer, this 100–strong Liverpool-based national charity works to defeat lung cancer by raising money to fund research.

Karen Golden, its Head of Finance, says, “We previously had a manual process using Excel spreadsheets and it was very time-consuming. We had the risk that policies weren’t adhered to internally, or on the HMRC side. It was a problem on the admin side and if we’re expanding we want to control expenses and make sure they’re transparent, particularly if we have people working remotely.”

“Once we saw Concur in action we realised it would save us time – hence, money. Our checking is minimal now because it’s done by the managers and it’s in the system. One and a half days have been saved per month by the finance team.”

At the [Roy Castle Lung Cancer Foundation](#) the finance team has saved one and a half days per month by using Concur! ¹¹



3. Costs and inefficiencies arise through a lack of transparency

Whether you are trying to cut costs or grow your business, disciplined spending is critical. To stay on top of cash flow, you need to know where and how your money is allocated, ideally as it's being spent. Spreadsheets, paper copies of receipts, late submissions of expense claims and lengthy approval processes all stand between you and a clear picture of your cash flow.

Case Study: [Gamma Ltd](#)

Headquartered in the Thames Valley and with four other offices across the UK, Gamma is a telecoms company that prides itself on being nimble-footed and entrepreneurial. When receipts were overwhelming

the finance team, Gamma chose to implement Concur instead of increasing its headcount. They rolled out the solution across their 450–employee business following a pilot programme using a thorough, phased approach, which allowed for easy training and adoption.

Garry Cook, Gamma Ltd's Group Accounting Director, says: "The single biggest thing for me is that I now have visibility of what people are claiming. We're getting really good information out of the data so we can look at the trends. With a paper-based system, we just didn't have access to that type of information."¹²



4. Unclaimed VAT and risks from poor HMRC compliance can cost you

Our analysis of expenses shows that about 86% of VAT incurred on expenses is recoverable and those companies that use Concur recover virtually all (95%) of the VAT they are entitled to reclaim [\(the missing 5% is largely through employees not providing receipts\)](#).¹³

By contrast, most businesses have little information about how much VAT they can and should be reclaiming, and typically under-claim substantially through a mixture of poor understanding of the rules, and missing receipts.

If you have a lot of expense claims, especially those involving mileage and travel overseas, the chances are that you are not reclaiming the VAT you are entitled to.

VAT was introduced to the UK 40 years ago on the 1st of April 1973 as part of the country's entry into the European Economic Community. It was supposed to be straightforward and simple, but 40 years on, VAT is anything but!

For example, when it comes to employee travel expenses, did you know that the difference between off-street and on – street parking matters when it comes to reclaiming VAT? There's no VAT to pay on on-street parking. (So you can't claim it back, because it hasn't been charged).



Case Study: [Lexacom](#)

Lexacom develops digital dictation software used by legal and medical professionals across the UK. When they looked at replacing their manual expenses process they decided to adopt Concur for the eight employees who regularly claim expenses.

Lexacom felt it was important to relieve its admin staff of the burden of dealing with expense claims that were coming into the office from the home-based sales force who clock up miles of travelling each month but infrequently visit its head office in Oxfordshire. Lexacom were also looking for a solution that would help them to achieve the maximum potential VAT reclaim.

Mitchell Hart-Lincoln, Lexacom's Senior Operations Manager, said: "We found that employees were 'guesstimating' the travel they undertook at the end of each month, rather than recording journeys and expenses as they happened. This lack of receipts meant we weren't claiming a lot of the VAT refund that was due to us."

Such problems are now a thing of the past for Lexacom, which has dramatically improved its ability to reclaim VAT on the large mileage expenses of its sales force.



Costs from “Out of Policy” claims

Our experience is that employees make “out of policy” claims, often for understandable reasons, and managers are quick to approve them. It is not surprising, as in many cases the expenses policy can be complex and outdated, so staff are unclear on what is covered. Alternatively, sometimes managers may also allow overly-generous expenses to be claimed as a covert way of rewarding employees.

Either way, the cost of excessive claims and the cost to the admin team of checking claims against policy is substantial, but management gets little information about who is claiming what.

By contrast, with automated solutions, detailed information is provided about claims that are outside of your policy – right down to who tends to make them, and who is approving them. There may well be a perfectly good reason for making out-of-policy claims... but sometimes there isn't – and substantial savings can be achieved by focussing on who is making excessive expense claims and understanding why.



Case Study: Trumpf

Employing about 90 people, Trumpf Ltd and Trumpf Medical Systems Ltd are UK subsidiaries of Trumpf, the German sheet metal fabrication machinery and industrial lasers world leader.

“Our previous system was very manual,” commented Nicola Irons, Accounts Payable Manager at Trumpf in the UK. “All of the 80 expense claim forms submitted each month needed to be checked against receipts, against policy and for VAT reclaim, and then sent to managers for sign-off. We were spending 6 whole days a month receiving, checking and processing claims.”

“Employees can now see at a glance where their claim is in the process and when it will be paid – meaning fewer calls to the finance team. It now takes us 3 days to pay expenses, and employees know exactly where their claim is in the system; previously employees never knew when they were going to be reimbursed.”

– Nicola Irons, Accounts Payable Manager, Trumpf

Can your spreadsheet do this?



Flag out-of-policy expenses and **eliminate** data entry errors.



Quickly and **accurately** report on expense trends.



Provide **visibility** and **insight** into spend at a glance.



Combine all data related to expenses in one place.



Eliminate the effort to check and consolidate expense-related data.

An automated expense management system can.



“We came to Concur because we had a manual process using Excel spreadsheets which was very time-consuming. We had the risk that policies weren’t adhered to internally, or on the HMRC side. It was a problem on the admin side and if we’re expanding we want to control expenses and make sure they’re transparent, particularly if we have people working remotely.”

– Karen Golden Head of Finance Roy Castle Lung Cancer Foundation ¹¹

Making life easy by keeping the tax man at bay

Reclaiming VAT on your expenses is a surprising source of hidden cash, as few businesses claim back all the tax to which they are entitled.

This is partly because the rules are complex and often guidance on best practice does not exist. And it's partly because many businesses use spreadsheets for their expenses, and spreadsheets are just not up to the challenge presented by HMRC.

However, the good news is that you don't need a department full of tax experts. When it comes to minimising the amount of VAT you pay, while simultaneously keeping the tax man happy, it's all about having the full expenses process nailed down.

An effective expenses process not only helps you minimise the VAT you pay, it also ensures that a visit by HMRC goes ahead without incident.

HMRC inspectors know that expenses are complex and that businesses often make errors, particularly around VAT on mileage, so it's an area they focus on when they visit. However, the more robust your process is, the happier they will be, and the less the likelihood there will be of any problems leading to unwelcome demands from them for underpaid VAT or even penalty fines.

We know this because HMRC inspectors regularly deal with companies using Concur, and our system is designed to meet the tax man's exacting requirements!



This pile of receipts could be the source of £££ worth of unclaimed VAT.

What are HMRC inspectors interested in?

Below is a checklist of the six main areas that HMRC focuses on when looking at your expenses process – how well does your business measure-up?

HMRC focuses on the following:

A clear and enforced policy. This includes:

- ✓ Details of what is, and what is not, reimbursable.
- ✓ Business travel guidelines.
- ✓ Mileage and fuel rates for reimbursement.
- ✓ Personal expenditure rules that cover circumstances and amounts where personal expenditure is reimbursable as well as what is specifically excluded.

Appropriate approval processes. An appropriate approval process includes:

- ✓ The right level of people in the business to sign off the right level of expenses (and to check that every expense form is signed off at some point), so that the company accepts liability for that reimbursement.
- ✓ An audit trail on all expense claims.
- ✓ Evidence such as valid VAT receipts and credit card slips.

Appropriate documentation. This includes:

- ✓ A full and robust end-to-end record of forms, receipts and approval processes to allow the company to prevent anything falling through the cracks.
- ✓ Documentation for every line item, including a business reason for why it was incurred, and a receipt to show that the money has been spent.
- ✓ A signature to show that someone appropriate has checked claims for compliance with company policy.



Appropriate checks and controls

You need to be able to demonstrate to HMRC that:

- ✓ All employee expenses are either represented on a P11d form, or that the business has been granted a dispensation, which means that appropriate expenses payments don't have to be reported.
- ✓ PAYE Settlement Agreement (PSAs) are in place, if required.
- ✓ There is sufficient data to justify business expenses.
- ✓ Personal items have been identified and dealt with correctly.

In addition, HMRC looks to make sure that appropriate checks and controls have been carried out. There is no set guideline on what you should be checking – but you should be able to fulfil the requirements above and have some kind of audit to make sure the right receipt is attached – and that the right VAT receipt is attached if VAT is being claimed. The sorts of checks and controls that should be in place, for example, include:

- ✓ A way of making sure the claim form has gone through the appropriate process.
- ✓ Receipt verification.
- ✓ VAT verification.
- ✓ Mileage verification.


Tax and VAT compliance

Another element of keeping the tax man happy is to make sure that there is appropriate evidence for VAT-recovery purposes. This includes:

- ✓ Valid VAT receipts for all expense line items.
- ✓ Valid VAT fuel receipts for all mileage claims.
- ✓ Hotel bills itemised into each expense type component.

A robust and secure payment process

It's also important to HMRC that the payment process is not vulnerable. It needs to prevent employees from dipping into funds as they wish. They will be looking for risk areas, and they might consider investigating these further during an audit.



13% of senior finance leaders said they do not reclaim VAT on expenses at all! And the vast majority of businesses do not reclaim all of their VAT.

— *Vanson Bourne Research in the Concur e-book, Expenses, VAT and HMRC Compliance in a Nutshell* ⁶

How did your business do?

How did your business fare with our HMRC compliance checklist?

If you have ticked all, or nearly all of the boxes, then you are doing very well.

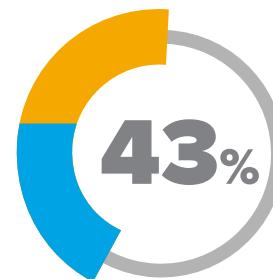
If there are lots of areas that you don't do, or that you are unsure of, then the next visit by HMRC will bring lots of questions about your expenses process, and maybe some very unwelcome findings. Either way, it highlights that your process is not optimal. And that may well mean it is costing you more than you might have thought, due to VAT not being fully reclaimed and claims not being properly checked.



As you will have guessed, the advantage of an automated system like Concur is that every one of these HMRC requirements (and more!) are hard-wired into the system, so you don't have to worry about the tax man.

Concur is regularly in contact with HMRC and we have hundreds of customers around the UK – so you immediately get a process that fully meets HMRC requirements (and when HMRC changes its requirements, Concur automatically incorporates them so you don't have to worry about not being up to date).

[To find out more, please go to the section about Concur and our solution](#)



43% of senior finance leaders are very concerned about HMRC inspections.

– Vanson Bourne Research in the Concur e-book, *Expenses, VAT and HMRC Compliance in a Nutshell* ⁶

Connecting through the cloud – how it works.

Cloud-based expense management solutions, like Concur, bring many benefits compared with software you install on a server in your office or data centre. For instance, a cloud-based solution can be accessed from any browser and mobile device, and data can easily be transferred to other systems, like your accounts payable or CRM system.

Automated expense management solutions, like Concur, use the cloud to enable employees to automatically fill out, submit, review, approve and track expense claims using from their PCs, Macs, tablets and other mobile devices. Not only does this make things really easy for everyone, especially mobile workers, it also means that everything related to managing expenses is simpler and more immediate.

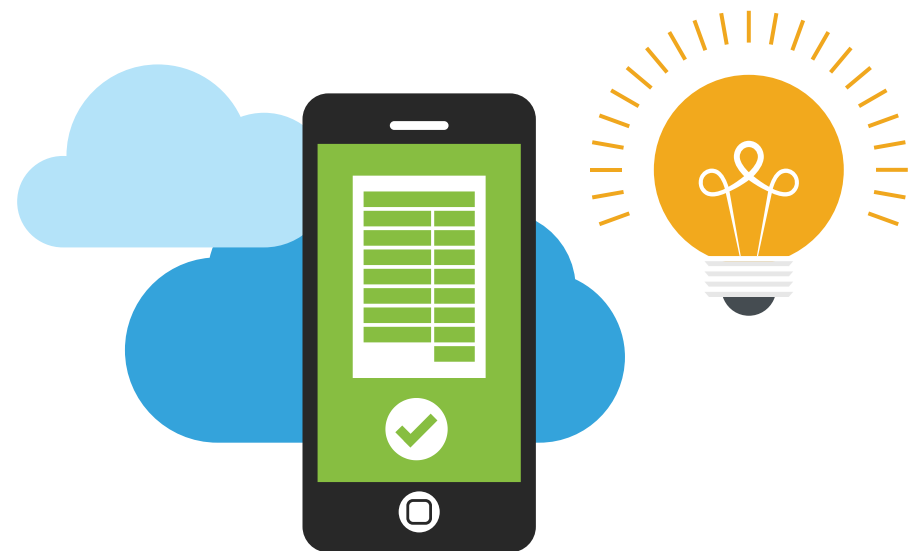
Doing expenses in the cloud also enables fundamental improvements to the whole expense management process. For instance, storage and admin is reduced as the need to attach paper receipts to claims is removed (because images taken on phones can be used instead).

“61% of information workers now work outside the office. Forbes reports that the number of workers who telecommute will increase 63% in the next 5 years.”

– *Citrix, Mobile Workspaces* ¹⁵

Another example is that there is no longer the need for someone to manually audit claims to check for receipts that fall outside of allowable limits, and there is also no need to consolidate items claimed against specific credit card statements – as all of this happens automatically.

Best of all, using an automated cloud-based expenses system means that you can have unlimited scalability with no additional overhead. So if the volume of expense claims increases, your cost is based on a low charge per claim, rather than the costs involved in hiring extra people in the finance team, training and motivating them. You can easily scale down as well, should you need to.



What to check when choosing an automated expenses solution

Not all cloud-based expense management software is created equal. Regardless of the tool you choose, it should satisfy the following criteria:

1. It must make it easy for you and your employees to manage expenses as soon as they book a trip or swipe their credit card.

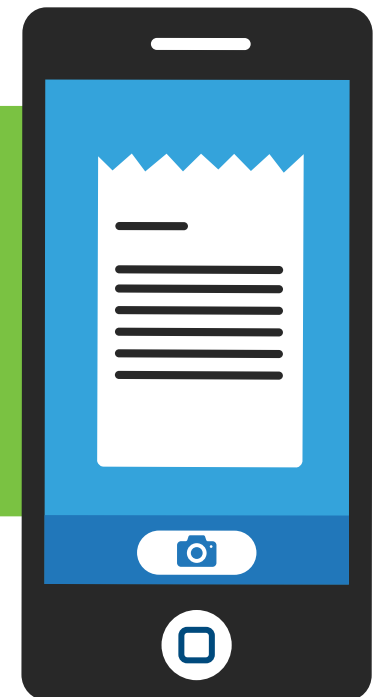
In particular make sure it can:

- ✓ **Support employees on the move.** Regardless of whether your employees are out of the office a lot or not, their expense claims should be accessible at all times. Look for solutions featuring a mobile app – one compatible with the most commonly used smartphones, so all your employees are connected.
- ✓ **Build-in your expenses policy.** An automated expense management solution should eliminate confusion and make sure employees have spending guidelines at their fingertips, whenever and wherever they are completing their expenses.
- ✓ **Be up and running quickly.** Your expense management solution should be able to be implemented quickly and efficiently, ensuring employees and your finance team are rapidly using it like pros. You should also check to make sure there is support available to ensure this happens.

- ✓ **Grow with your business.** Whether your business is adding new employees on a regular basis, or you're adding offices around the globe, make sure the expense management solution you invest in can grow with you.
- ✓ **Include customer support.** Make sure you are supported by dedicated Account Managers and can access customer support 24/7.

“For the vast majority of industries cloud offers access to better software, cheaper storage and better security than most companies would ever invest in.”

– *Business Insider Magazine, Cost Control and the Cloud* ¹⁶



2. Every business is different, so make sure your expense management solution can be tailored to your needs.

In particular, make sure it can:

- ✓ **Connect to your other business solutions.** In particular, can data be transferred easily to your ERP and accounting solutions?
- ✓ **Allow employees to import their bookings.** Employees might book their business travel in a variety of places – train reservation sites, hotel sites, and through airlines directly etc. These travel bookings typically constitute many of the line items that appear on an average expense claim – so make sure there’s a way for employees to send those bookings on to the expenses tool and automatically create a line item for their next expense claim.
- ✓ **Simplify payments.** Can you connect your corporate cards to the solution? This will enable employees to see the outstanding card charges that they need to claim, and provide finance with visibility into expenses accruals for better month-end processing.
- ✓ **Streamline reimbursement.** Can you pay employees using your expense management solution directly, for easy and quick reimbursement? This is a real advantage.

3. Faster visibility into expenses provides greater control over expenditure and eliminates month-end surprises.

In particular, make sure your expense management solution can:

- ✓ **Help ensure tax compliance.** Every business undergoes occasional HMRC audits so make sure the system ensures compliance at every stage of the expenses process. In fact, for the finance team this is one of the most important areas.
- ✓ **Provide a wide range of reporting capabilities.** Regardless of the size of your business, you’ll want to keep track of where your employees are spending company funds. Look for a solution that provides easy access to expenses information and reporting so you can enact necessary changes that save money.
- ✓ **Deliver stability.** You don’t want availability problems, so make sure high levels of business continuity, uptime, financial stability and security are all provided.

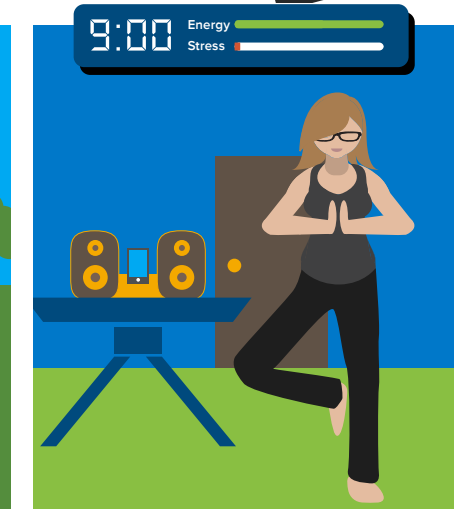
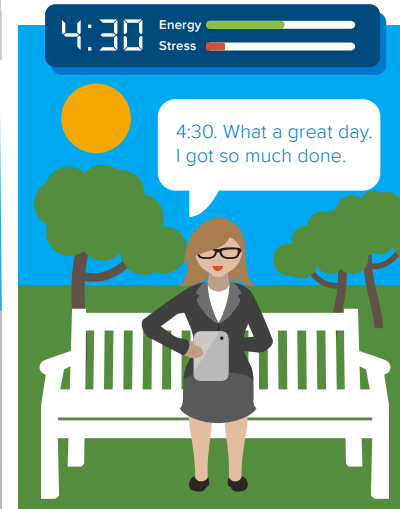
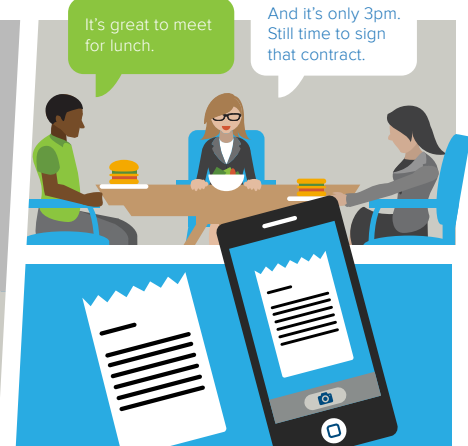
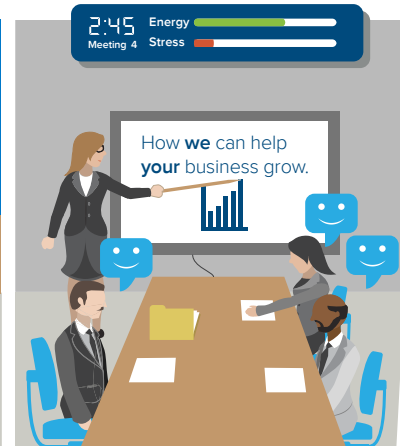
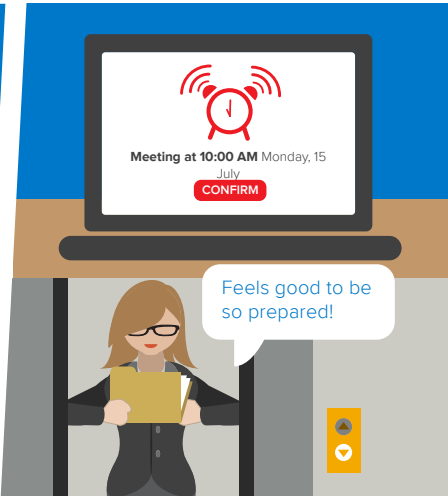
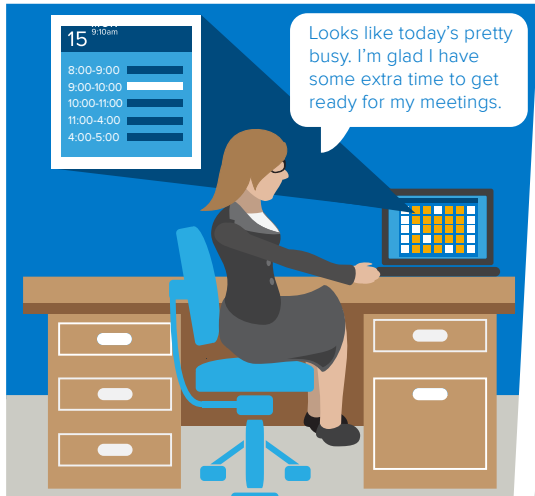
“In the UK, when it comes to investing in IT expenditure, 56% of CIOs indicated that driving digital strategy through new technologies and trends such as mobile and cloud is a priority for their business.”

— IBM Institute of Business Value,
*Reinventing the Rules of Engagement*¹⁷

How doing expenses in the cloud makes employees' lives easier

Follow Sarah as she goes through a typical day at the office. The only difference is that she's now using a cloud-based expense management solution to help her out:





The ideal way to do expenses

An automated expense management process that takes advantage of the cloud and mobile apps does the following: it



Takes the emotion out of expenses. Managers no longer have to look for out-of-policy claims since policies are built right into the technology.



Simplifies the process. It reduces the need to collect – and store – paper receipts since employees can simply take a photograph of them.



Eliminates frustration. It takes the pain out of repetitive tasks like completing expenses on a spreadsheet.



Speeds up the process. Managers can approve expenses in real time on their mobile devices.



Makes processes more efficient. Employees submit expenses faster, providing rapid insight into cash flow. And they get reimbursed faster, leading to higher morale.



Frees employees to focus on other business priorities. When doing expenses is more automated, your employees can spend their time on other, more productive, activities.

How Concur can help

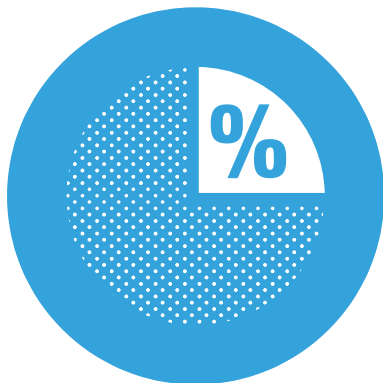
Why Concur?

At Concur we believe in making expense management effortless, connected and transparent so that doing, approving, processing and analysing expenses can be as easy as possible for your employees, managers and the finance team.

“I would absolutely recommend Concur. It’s definitely worth the investment. It makes the whole process a lot smoother and easier – from an employees’ point of view, as well as from a finance point of view.”

– Priti Saund, Accounts Assistant, [Winshuttle](#)¹⁸

Companies using mobile technology to automate their expenses are already enjoying the benefits.



Efficiency

More time to focus on priorities.



Effectiveness

Stop processing. Start managing.



Employees

Less hassle. Smiles all around.

Concur makes it effortless: easy to set up, easy to use, and easy to see results.

If you want people to follow an expenses process, you have to make it easy for the employee to use the process, follow the rules, abide by your policy, and for them to receive their money back. And that boils down to avoiding effort and complexity.

At Concur there are lots of ways we aim to make life effortless for you and your team. Here are some of them:

- ✔ **Get your new expenses system up and running quickly.** Most Concur clients are up and running in less than 2 weeks – and some in as little as a few hours. To put it in perspective, a typical two-week implementation is 1/3 as long as some companies, like Huddle, used to take to reimburse employees! “It used to take anything up to six weeks for them to get paid. Now we can offer two payment runs per month, so no-one is ever out of pocket for more than three weeks, provided that they’ve claimed their expenses,” says Debbie Gormley, Financial Controller.
- ✔ **Our easy-to-use technology fits in with the mobile lifestyles of many employees.** For instance, with the Concur mobile app, employees need only take a photo of their receipts to generate or add to an existing claim. Managers can even approve expenses on the move and see all of the usual detail of each line item, the receipt image and whether it’s in or out of policy.

- ✔ Your expenses policy is built right into the rules of the system. For instance:

Expenses. Throughout the expenses submission process, Concur flags out-of-policy expenses to the claimant and allows them to insert relevant comments and justification. It also then alerts the manager during the approval process

Travel. Your employees can easily import their travel details into Concur and manage their travel schedule.

- ✔ **Concur grows alongside your company.** You can start with a simple expenses solution, but many businesses go on to add travel and our invoice management system so they can see a complete picture of their company’s cash flow.
- ✔ **Customer Support.** You and your employees can tap into reliable support from Concur experts 24/7. That means your busy finance team no longer has to deal with any employee questions about their expenses (and your IT team doesn’t have to worry about calls from users either). Looking for advice from other Concur users? Join our [Concur Client User Group on LinkedIn](#) or visit our [case study site](#).



Concur is connected – and tailored to your business

After twenty-one years in the expenses business, we've learned that if you want to efficiently manage expenses and cash flow you must tie together all related information from end to end. Our open platform is designed to allow you to easily access the back end data which is stored in a standard format thus making it easy to transport that data in to other systems where you might need it –such as payroll, HR and ERP. As a result, you see the whole picture clearly.

Examples of the way we help you join everything together include:

- ✓ **Concur App Centre** The Concur App Centre helps everyone discover solutions to improve, automate and streamline their expense management, compliance and travel management programmes.
- ✓ **Connected solutions** Concur connects with your financial, HR and other business systems to meet your specific needs.
- ✓ Concur captures **corporate card transactions** from most major banks automatically, saving time, reducing errors and ensuring compliance with your expenses policy (for more details, see corporate cards).

- ✓ **Direct Deposit.** Concur has an automatic payment capability that provides you with the fastest, easiest and safest way to reimburse expenses. For instance, when a claim is approved for payment, the Concur expense pay service automatically calculates the funds to be reimbursed, withdraws the correct amount from the designated bank account and transfers the money straight into the employee's bank account or to the corporate card provider.



Concur is transparent – for complete cash flow visibility.

We believe that when employees spend money on behalf of their company, the company has a right to complete transparency into that expenditure. That's why we've made it our job to provide easy and effortless access to information.

We provide you with tools to ensure compliance with the labyrinth of regulations that govern expenses, as well as high levels of insight and visibility so you can manage this spend and your cash flow.

Examples include:

- ✓ **Compliance.** Concur ensures compliance at every stage with the regulations businesses must meet.
- ✓ **Complete cash flow insight.** If you really want to manage cash flow effectively, you need to start paying attention to spending as it occurs. With Concur, you can take control. You'll be able to manage cash flow today, and be able to plan and manage growth for the future.

"I would recommend Concur because of the visibility it gives you of the expenses. It forces people to put in receipts, and to categorise what those receipts are, which gives the management a lot of help in approving [expenses]."

– *Simon Binns, Finance Director, Trumpf*¹⁹

- ✓ **Reporting.** The more you see, the more you save. With Concur Insight, users of all skill levels can easily develop their own dashboards, run their own reports and create custom queries to easily access the most-needed information.
- ✓ **Security.** Concur meets security certifications on servers AND applications, so there is never a time when your data is vulnerable. PCI, SOC1, ISO 27001, and ISO 20000 audits are performed daily. Plus, we keep you informed of how we perform on external audits, so you can rest assured that your data is safe.



Get started on the path to easy expense management

There you have it – everything you need to know about a better way to manage expenses. By moving from spreadsheets to automation, you can bring your expense management process into the modern digital world.

Expenses no longer have to be a headache for everyone involved – from the salesperson in the field, through to the manager authorising them, to the finance team dealing with the paperwork (and the missing paperwork!). As with the businesses case-studied earlier in this book, when you choose a solution that fixes so many problems, you will see more productive employees, lower costs and fewer problems. It is one less area for you and your employees to worry about, and can be implemented in days, or even hours.

Are you ready to see a better way of doing expenses in action? Take our solution for a [free test drive](#).

[Take a Test Drive](#)

[Contact Us](#)



Our customers tell us that ‘Choosing Concur was a no-brainer’.¹⁸ Contact us to see how you can easily get started – from test drives to pilots, to full deployments in double quick time, we’d be happy to help.



Not sure if automation would add value to your business? For a free consultation call +44 (0) 1753 501 444.

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