

SAP Concur Solution Brief
SAP Concur Solution Extensions | Concur Detect by Oversight

Reduce risk and improve compliance in spend management



SAP Concur

Optimize spend compliance and minimize misuse

Modern finance teams face constant pressure to increase spend compliance while **reducing errors, fraud, and waste**. However, manual processes and missing context around transactions can reduce accuracy in expense report approvals.

Today's challenges facing manual audits include resource constraints leading to random sampling and a threshold-based approach. This often means manager-only spend reviews and possible inconsistent scrutiny. Language barriers for international businesses inhibit reviews, and current processes generally focus on individual transactions rather than behavior patterns.

Staff tasked with manually auditing expense reports can get distracted, resulting in errors. Validating all vendors is time-consuming and costly, and finding expenses for

out-of-policy purchases is difficult. Confirming compliance with policies and regulations for every expense is complex. And determining if prohibited spend is accidental or malicious is challenging and subjective.

Organizations try to rectify this by hiring more auditors or using software tools that analyze decisions only after expenses are reimbursed and don't insert context or intelligence into decision-making. But these solutions don't overcome the incidence and risk of human error.

Automate expense audits and uncover risks

Leveraging the power of artificial intelligence and machine learning, the Concur Detect solution by Oversight integrates with the Concur Expense solution to evaluate expense reports based on your unique organizational policies. Concur Detect automatically reviews and analyzes your reports both before and after payment to identify potential errors, waste, fraud, and patterns of misuse that may be extremely difficult for people to identify. Improve your spend visibility and control by equipping your auditors with the tools they need to identify policy violations and spend anomalies and to validate receipts.

Concur Detect by Oversight performs a multivariate analysis of expenses and transactions, with a series of checks to highlight not only potential risks but also their severity. Auditors can take appropriate action according to these impact assessments prior to reimbursement. Spend patterns are then further analyzed postpayment, helping to identify anomalies or potential fraud and create best practices for improving compliance documentation and education.



Use intelligent technologies to **automate expense audit processes**, helping increase spend compliance.

Gain visibility into expenses with a multitiered approach

Concur Detect by Oversight provides a multitiered approach to compliance management with:

- Validation through audit rules using artificial intelligence and machine learning
- A prepayment audit aimed at addressing noncompliant spend
- A postpayment audit with comprehensive analysis involving behaviors, benchmarking, reporting, and trends

As a solution extension in the SAP Concur portfolio, Concur Detect reinforces the key capabilities of visibility, focus, and agility.

The solution allows you to access previously unused data, surface unseen patterns, and dynamically track exceptions and violations by individual employees. You can identify repeat offenders by exception type and view employee spend, exceptions, and findings over time. Risk can be scored for each line item for expenses found to be an exception. Concur Detect analyzes every expense submitted. For exceptional expenses at the line or report level, Concur Detect evaluates risk based on confidence and financial impact levels.

Empower auditors with insights into expenses

Reports are submitted in the Concur Expense solution and analyzed in Concur Detect by Oversight. Manager approvals occur in Concur Expense, while auditor approvals take place in the Concur Detect workbench. Once the reports are analyzed, exceptions are identified and presented in the workbench for the auditor to review and resolve. They can be summarized by expense report if desired. For prepayment, the auditor can send the report back to the employee to modify and resolve any issues. Once the auditor approves the report, it moves forward in the normal Concur Expense workflow to obtain manager approval.

By using artificial intelligence and machine learning, Concur Detect helps increase the value of audits by highlighting exceptions and directing human auditors' attention to high-risk transactions. While the user interface and user experience are currently in English, the solution is capable of reading receipts in many other languages.



Concur Detect by Oversight offers a multitiered analysis of expense reports, allowing you to focus on **high-impact audits** and reduce risk.

Integrate Concur Detect by Oversight into your existing infrastructure

Expense reports undergo a four-step process in Concur Detect. You can smoothly integrate the solution with your existing systems and connect it to your organization's policy. To visualize the process flow used by Concur Detect, see the [figure](#) on the next page.

Concur Detect process steps

1. Data understanding – Words, amounts, and other key information are extracted from receipts and analyzed.
2. Data augmentation – Extracted data is cross-checked against the internal organizational policy to verify what is and isn't compliant.
3. Behavior analysis – Employee spend history is examined to spot duplicates and identify abnormal spend patterns.
4. Risk assessment – Expense line items are assessed for risk.
5. If risk is detected, reports are paused until the items in that report are resolved. Expense reports without risk detected can be automatically approved.

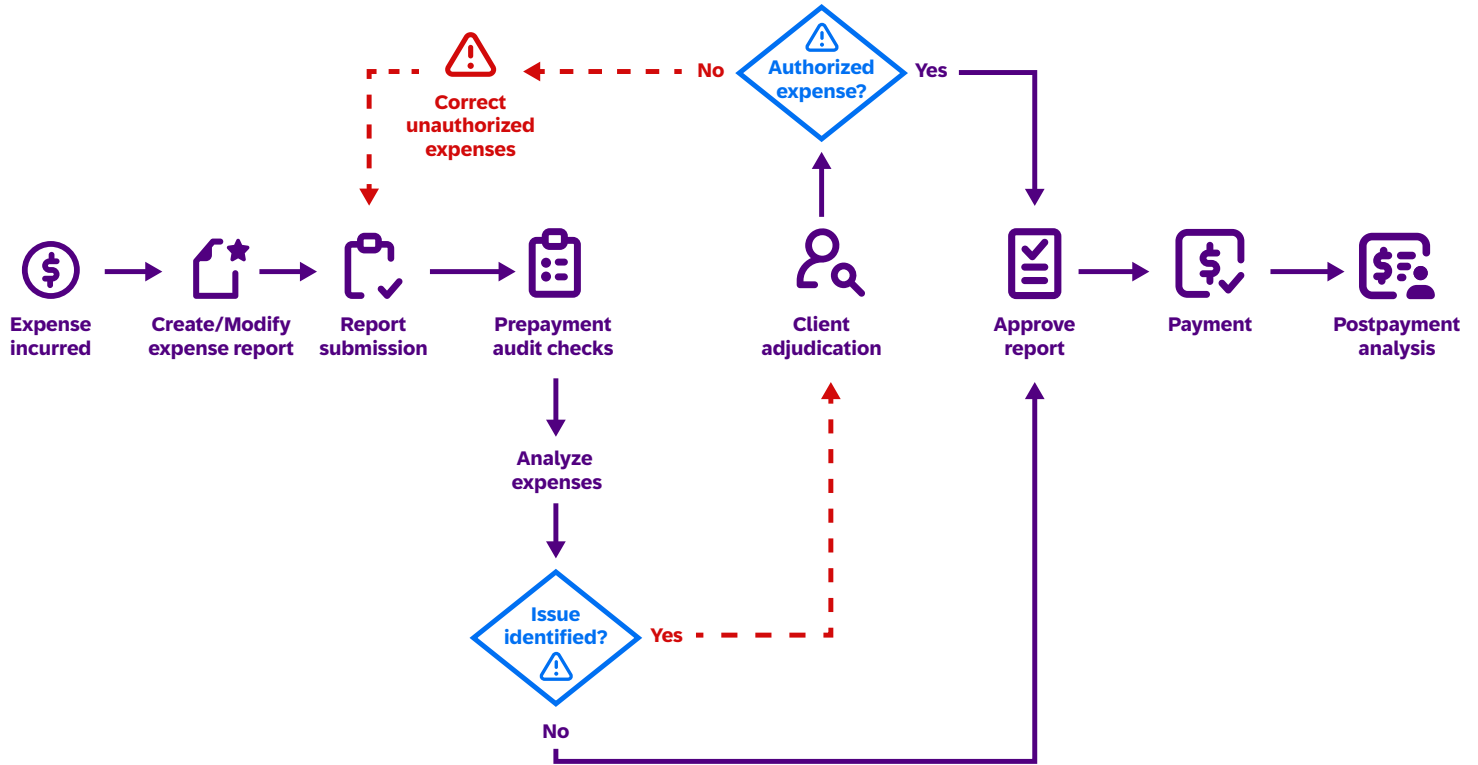


Figure: Process flow of Concur Detect by Oversight and Concur Expense

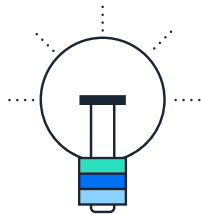
Highlight mistakes and misuse in expense reports

Concur Detect by Oversight simplifies your spend monitoring process by automatically pinpointing potential mistakes and misuse both before and after expense reimbursement. It's especially beneficial for validating expense reports against receipts to uncover possible noncompliant expenses before they're paid out.

Rather than devising methods of searching for anomalies, auditors can focus on resolving them. Automated workflows help ensure auditors can quickly triage potential risks. They can direct their efforts at investigating reports

for waste or fraud and make efficient use of their time by having high-impact violations automatically prioritized.

By identifying critical violations prepayment and tracking patterns of erroneous behavior postpayment, Concur Detect helps to detect risk along the payment lifecycle. The solution uses these unique data sets to identify behavior patterns and enable you to pinpoint employees who consistently misuse resources or violate policies. This allows you to correct and educate employees, improve submissions, and control compliance.



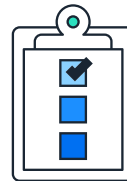
With Concur Detect, you can **optimize your expense audit program**, reduce risk, improve spend compliance, and increase control and visibility.

Reduce risk in the payment process

With Concur Detect by Oversight, you can minimize and mitigate risks to your organization caused by noncompliant spend. Employees are reimbursed faster through the automatic approval of compliant expense reports, while auditors can concentrate on targeted at-risk items. The solution allows you to fine-tune adjustments to suit your business, while its robust pre- and postpayment approach lets you manage risk throughout the payment process with greater flexibility.

Prompt reimbursement of expenses enhances the employee experience. Also, you can help decrease disruption to employees and improve their behavior by differentiating between accidental expense misuse and intentional fraud.

By using insights and analyzing prior behavior, Concur Detect goes beyond generating threshold-based exceptions to give greater context, analysis, and validation of risk. Evaluating applicable expenses and weighing both the findings and possible business impact create higher confidence in the results and subsequent decision-making. You can reveal previously undiscoverable anomalies and prioritize exceptions while streamlining the audit process. Finally, you can flag areas of potential noncompliance for further review.



Concur Detect can help you **increase accuracy** within compliance and risk management.

Quick facts

Summary

Finance leaders face constant pressure to enhance spend compliance and reduce errors, fraud, and waste. The Concur Detect solution by Oversight uses artificial intelligence and machine learning for immediate analysis of expense reports based on organizational policy. It enables you to optimize your expense audit program, reduce risk, improve spend compliance, and increase control and visibility.

Objectives

- Automate time-consuming and error-prone expense audit processes
- Use intelligent technologies to add context to decision-making

Solution

- Multivariate analysis of expenses before and after reimbursement, identifying potential mistakes and misuse
- Automated workflows that flag spend anomalies and policy violations as well as receipt validation and verification

Benefits

- Optimize your expense audit program, gain spend visibility and control, reduce risk, and improve compliance
- Detect risk along the expense reimbursement lifecycle by uncovering violations prepayment and tracking trends of bad behavior postpayment
- Enable auditors to quickly triage at-risk issues and focus on resolving anomalies

Learn more

Contact your SAP Concur representative or visit us online to learn more about [SAP Concur solutions](#) and [Concur Detect by Oversight](#).