

Solutions for Financial Services

Financial Intelligence

Delivered Through Automated
Spend Management



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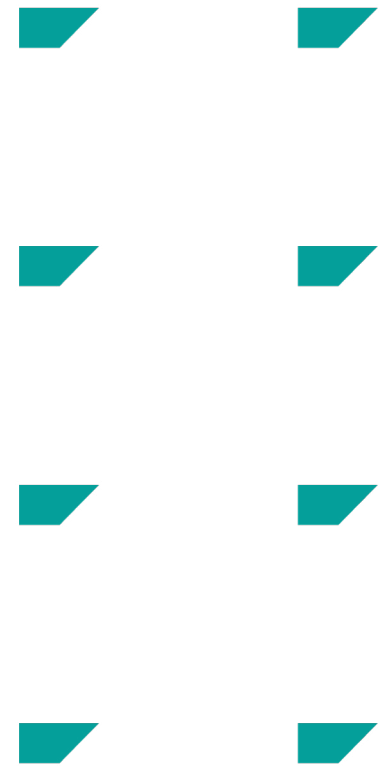
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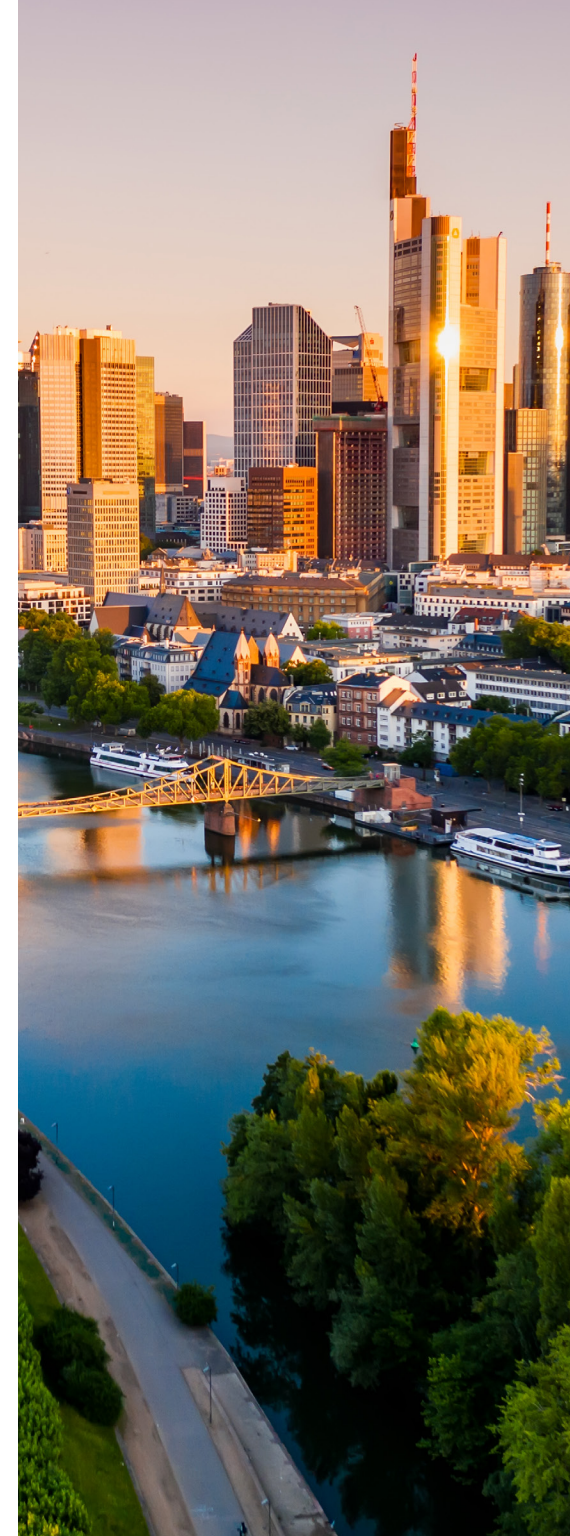
Step Forward

Uncertainty is part of the financial services landscape, but standing still is not an option. Today's leaders are stepping forward with greater clarity, stronger controls, and smarter use of data.

Automated spend management enables that progress by giving organizations a clear, connected view of travel, expense, and invoice activity, helping them manage risk, maintain compliance, and operate with confidence.

By transforming everyday spending into actionable financial intelligence, financial services firms can move forward with agility, trust, and control, no matter what comes next.

When organizations trust their spend, they move forward with clarity, confidence, and control.



Chapter 1

Increase Business Momentum

As inflation, rising interest rates, and ongoing supply chain disruptions continue to pressure organizations, financial service firms must invest in technologies that strengthen resilience, optimize operations, and deliver measurable value.

As the future of work continues to evolve, employees increasingly expect processes and policies that are efficient, secure, cost-effective, and productive. While automation plays a critical role in freeing up employee time and capacity, highly integrated travel, expense, and invoice platforms powered by artificial intelligence (AI) improve the employee experience, reduce costs, increase ROI, and support sustainability goals.



inefficiencies that slow your organization and improving the speed and consistency of financial processes across the business, you can reestablish momentum, protect profitability, and **move forward with greater confidence.**

See how a connected, fully automated solution delivers the visibility and control required to manage spend effectively, while reducing both fiscal and regulatory risk.

Chapter 2

See Spend Clearly

Momentum is only sustainable when it's supported by clarity.

For financial services, that clarity comes from understanding exactly how, where, and why money is being spent. Without a clear, connected view of employee spend activity, even well-intentioned budgets and policies can fall short.

82% of CFOs say complex, manual processes are limiting the effectiveness of their finance function.¹ Seeing spend clearly changes that – giving finance leaders the visibility and control to forecast accurately, manage risk, and respond quickly as conditions change.

When travel, expense, and invoice data are unified, finance and AP teams can optimize and scale operations without adding unnecessary complexity or headcount.

Greater visibility means organizations can use data more effectively to:

- Identify trends
- Negotiate supplier rates
- Reallocate cash to free up working capital

Automated, configurable controls also help organizations remain agile—allowing spend policies to be adjusted as business needs evolve, without disrupting employees or operations. With this level of insight, finance leaders can better understand how policies

impact performance—enabling continuous optimization of cash management and more confident decision-making.



6 Strategies for Smarter Budgeting and Forecasting

This tip sheet outlines six practical strategies to modernize your budgeting and forecasting processes using connected, intelligent tools—helping you improve visibility, agility, and accuracy without increasing workload or spend.

[View >](#)

1. CFO Insights: [How CFOs tackle internal cost pressures and drive efficiency](#)

Chapter 3

Speed Up the Workflow

Not all spend channels are created equal. The more you can encourage employees to use spend channels that automate data collecting – such as corporate cards vs. cash – the easier it is to get the insights you need to bring more order, efficiency, and oversight.

By using corporate cards and purchasing cards (p-cards), you can automate the integration of card feeds into your system for a single, cohesive view of all your employee spending. This enables greater control for compliance, as well as the ability to set spending thresholds for receipt requirements, so you don't have to track down paper receipts or blindly approve rogue

expenses. And payments can be made in days, rather than weeks, which means you can cash in on those valuable rebates and early payment discounts while your employees enjoy quicker reimbursements.



What's the Difference?

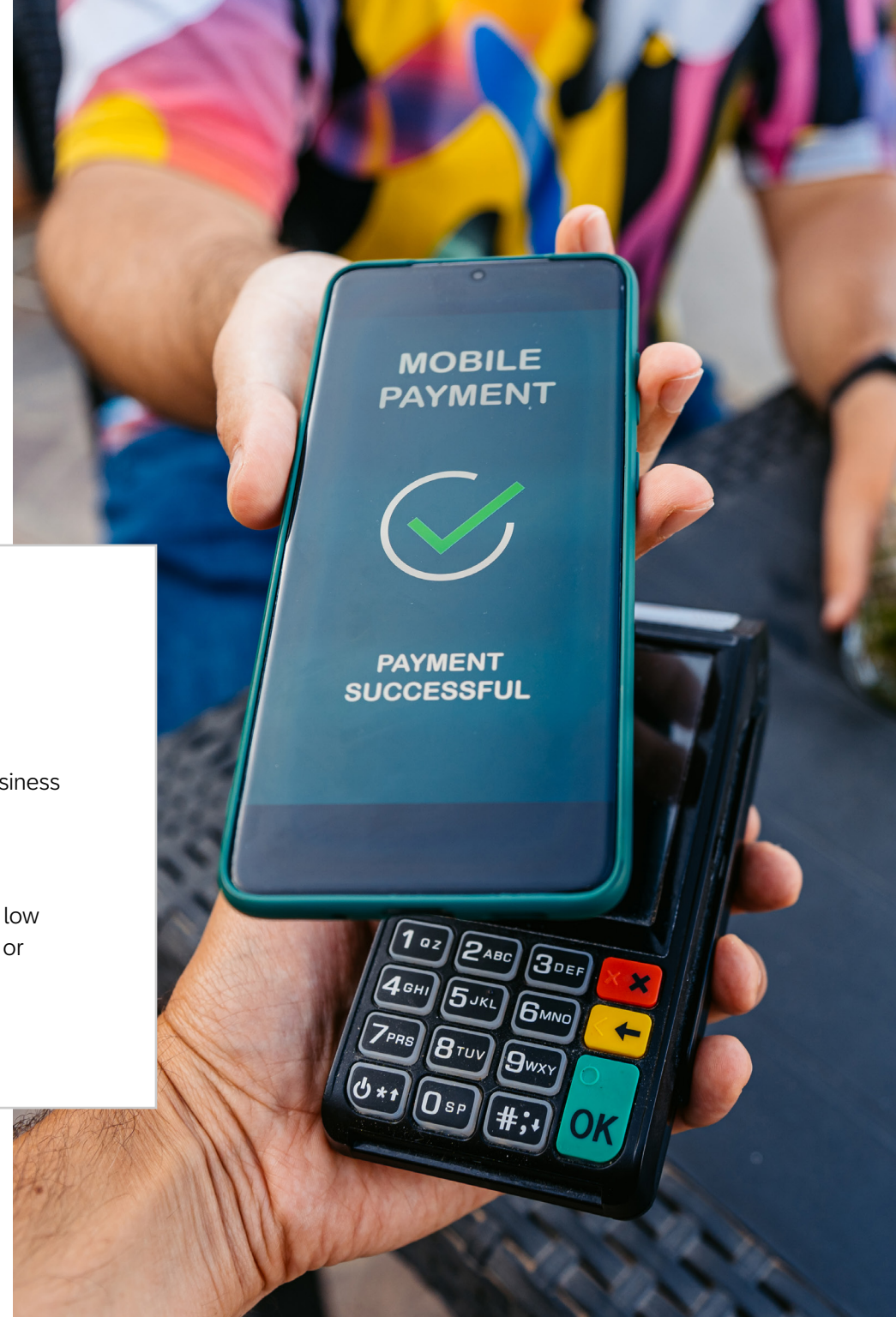
Corporate cards

Issued to individual employees for approved business expenses, including travel-related spend.

P-Cards

Issued to a department or function and used for low value, operational purchases like office supplies or software subscriptions.

[Read more >](#)



Chapter 4

Compliance with Confidence


In financial services, compliance and risk management aren't optional – they're foundational. But protecting the organization doesn't require slowing it down.

Many instances of noncompliant spend are not driven by intent, but by complexity. Manual processes, inconsistent policies, and fragmented data make it difficult to identify issues early, often allowing small exceptions to turn into larger risks over time.

With automated spend management, organizations can move from reactive enforcement to proactive oversight, detecting anomalies early, applying policies consistently, and strengthening compliance without adding friction for employees.

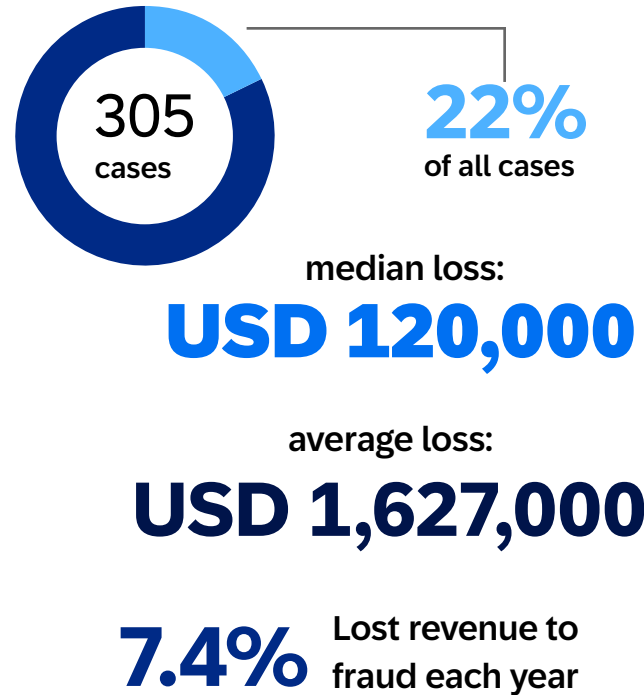
By embedding audit rules, policy controls, and intelligent monitoring directly into spend workflows, financial services organizations gain continuous oversight, helping them demonstrate compliance, reduce risk, and move forward with confidence.

Many instances of non-compliant spend are minor but repeatable, such as meals outside policy guidelines, unapproved travel upgrades, mileage overstatements, or duplicate expense submissions.

Learn how to prevent and detect fraud during economic uncertainty. [Get infographic](#) 

Industry context

Occupational Fraud in the Banking and Financial Services Industry²



Chapter 6

Turn Spend Data into Insight

Visibility alone isn't enough. The real advantage comes from turning spend data into insight that informs better decisions.

When employee spend data is consistent and reliable, it provides a clearer view into how spending patterns take shape across the organization. Finance leaders can see where resources are being used, how behavior changes over time, and which areas present opportunities for improvement.

Insight from spend data enables leaders to evaluate trends, identify outliers, and understand the factors influencing spend. This supports more accurate forecasting and smarter allocation of resources.

Over time, organizations can move from reactive analysis to continuous improvement, using data to guide decisions that strengthen performance and support long-term financial discipline.

When employee spend data is connected, trusted, and easy to interpret, it becomes more than a record of past activity. It becomes a strategic asset. This enables financial service organizations to make better decisions, respond faster to change, and continuously improve how the business operates. This is how finance teams move from managing spend to leading with intelligence and step forward with confidence.



**SAP Concur Conversations
Podcast: How AI is transforming
forecasting, operations, and
decision-making for CFOs.**

[Play episode](#)

What's Next?

Choosing SAP Concur

SAP Concur brings order and oversight to spending while giving employees the freedom to buy what they need to get work done.

Our automated, connected travel, expense, and invoice management solution, powered by AI— creates consistency and clarity across your processes, guiding spend through the right approvals, policies, and data channels from the start. With clear visibility into how money

is actually being spent, you can see the full story behind your data and adapt quickly.

And by delivering a continuous, digital experience for employees, following the rules becomes easy and intuitive, wherever work happens. So when employees need to spend, you can be confident they're choosing the right supplier, the right product or service, and the right price—while you ensure every dollar of your budget delivers maximum value.

Learn more about solutions for financial services companies, [visit us online >](#)



Capture, track, allocate, reimburse, and report on regulations like SOX, FINRA, FCPA, and more.



Reduce instances of noncompliant spending by automatically auditing all expenses in near real-time with the help of machine learning and AI.



Support policy compliance while giving employees everything they need to book travel, manage itineraries, and submit expenses on the go with our intuitive mobile app.



Easy-to-use dashboards provide a clear look at what's being spent and where, so you can track key performance indicators (KPIs), monitor trends, and stay on top of employee spending.

ABOUT SAP CONCUR

SAP Concur is the world's leading brand for integrated travel, expense, and invoice management. Driven by a relentless pursuit to simplify and automate everyday processes, the solutions guide employees through business trips, move authorized charges directly into expense reports, and automate invoice approvals. By integrating near real-time data and using AI to analyze transactions, businesses can see what they're spending, improve compliance, and avoid possible blind spots in the budget. SAP Concur is imagining a world where travel and expenses practically manage themselves, helping businesses run at their best everyday. Learn more at concur.com or the [SAP Concur blog](#).

Sources:

1 [Forrester, Empower The Future of Work with Intelligent T&E Solutions, 2023](#)

2 [ACFE, Report to the Nations, 2024](#)

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