

Buyer's Guide

How to choose the right
T&E management solution

SAP Concur



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Introduction

The imperative for intelligent T&E

In a business environment where efficiency and control drive significant impacts, the strategic value of an intelligent, integrated travel and expense (T&E) platform has never been more critical. Disconnected systems, manual processes, and incomplete data create operational friction and financial risk.

This guide is designed for finance, procurement, travel, and IT leaders who understand these challenges and are seeking a solution that delivers not just automation, but true strategic advantage.

We will explore the essential capabilities of a modern T&E solution, provide key evaluation criteria, and demonstrate how a unified platform can transform your spend management practices. As a recognized leader in the 2025 IDC MarketScape reports for AI-Enabled Travel and Expense Applications across Enterprise,¹ Midmarket,² and Small Business³ segments, SAP Concur offers a depth of functionality and a clear vision for the future of spend management. This guide leverages insights from these independent analyses to provide a clear, evidence-based path for your decision-making process.

1 IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Enterprise 2025 Vendor Assessment (Doc #US53006425e, August 2025)

2 IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Midmarket 2025 Vendor Assessment (Doc #US53006525e, August 2025)

3 IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Small Business 2025 Vendor Assessment (Doc #US53006625e, August 2025)



The unified T&E ecosystem

Beyond disconnected systems

The shift toward a unified T&E ecosystem is driven by the increasing limitations of siloed approaches. For sophisticated buyers, the conversation has moved beyond basic automation to focus on creating a single, intelligent process that governs all employee-initiated spend. This requires a platform capable of addressing the nuanced challenges faced by different business segments.

61% of organizations want to shift to an integrated T&E platform.⁴

Enterprise needs: Global complexity and strategic control

For large enterprises, the primary challenge is managing vast global systems and data across complex organizational structures. The sheer volume of transactions, coupled with diverse regulatory landscapes and multi-layered policies, demands a solution that offers strategic control and unparalleled insight. According to the IDC MarketScape, “In the global labyrinth of enterprise travel and expense, generative AI emerges as the strategic compass—providing the control, optimization, and unprecedented insight needed to navigate complexity and drive significant value.”⁵

Businesses saw **expense policy compliance increase by 28%** on average after implementing SAP Concur.⁶

⁴ Building Efficiency, Targeting Growth, SAP Concur, 2024

⁵ IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Enterprise 2025 Vendor Assessment (Doc #US53006425e, August 2025)

⁶ SAP Concur ROI Research, in partnership with Phronesis Partners, 2024

Midmarket needs:

Scalability and deeper insights

Midmarket companies are often in a phase of rapid growth, which brings increasing complexity. They require a T&E solution that can scale with them, providing sophisticated tools without the overhead of enterprise-level management. The IDC MarketScape notes that for this segment, “Generative AI in T&E software offers a compelling solution, promising to elevate their T&E management beyond basic automation to deliver enhanced efficiency, deeper data-driven insights, and scalable control.”⁷ These organizations need AI that can be configured to reflect nuanced business requirements, such as flagging a high-cost meal during a critical client meeting for review rather than outright rejection.

Small business needs:

Efficiency and cost-effectiveness

For small businesses, every hour and every dollar is critical. Manual processes are a direct drain on resources that could be focused on growth. The appeal of modern T&E software lies in its ability to deliver tangible, everyday advantages. As the IDC MarketScape highlights, “But the emergence of generative AI in T&E software isn’t just for big corporations; it holds the promise of significant benefits for smaller teams too—focusing on what truly matters: saving money, simplifying workflows, and reducing the stress of managing T&E.”⁹ It’s about having a smart assistant that automates receipt capture, suggests cost-effective travel, and provides clear spending insights without overly complex dashboards.

A unified platform addresses these distinct needs by providing a flexible, intelligent foundation. It empowers business leaders to:

- **Drive strategic decisions:** Move from reactive spend management to proactive financial strategy with consolidated, real-time data.
- **Improve operational efficiency:** Automate manual tasks across finance, procurement, travel, and IT, optimizing costs and freeing up teams to focus on high-value initiatives.
- **Enhance the employee experience:** Offer frictionless, consumer-grade tools that guide employees toward compliant decisions without adding administrative burden.
- **Enable agility and resilience:** Address global mobility needs, expand into new markets, and navigate a rapidly changing macro environment with flexibility and scalability.

SAP Concur users report up to **19% less time** booking business trips and **12% less time** filing expense reports than non-SAP Concur users.⁸

With Concur Expense, businesses experience a **93% reduction in time spent** on approvals for rejected reports.¹⁰

⁷ IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Midmarket 2025 Vendor Assessment (Doc #US53006525e, August 2025)

⁸ SAP Concur ROI Research, in partnership with Phronesis Partners, 2024

⁹ IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Small Business 2025 Vendor Assessment (Doc #US53006625e, August 2025)






¹⁰ SAP Concur Discovery Center

What we mean by integrated travel and expense

INTEGRATION ENABLES A UNIFIED, AUTOMATED ECOSYSTEM

When evaluating T&E solutions, the term “integration” is often used. However, not all “integrated” travel and expense platforms are created equal. Using middleware or building a bridge program to link two separate T&E management tools is fundamentally different from a deeply embedded, unified workflow.

A natively integrated platform, like Concur Travel & Expense, offers:

-  **A single, continuous process:** Data flows from pre-trip approval and travel booking through expense submission, audit, and reimbursement, all within one system. There is no need to switch between different applications or manage multiple logins.
-  **Unified data and policy engine:** A single set of policies is enforced consistently across both travel and expense. Data is captured in one place, resulting in fewer errors and duplication, while providing a holistic view of T&E spend without the need for manual data consolidation.
-  **Contextual intelligence:** The platform understands the relationship between different data points. A travel booking is automatically linked to the corresponding expense report, and corporate card transactions are matched with receipts and itinerary data, providing rich context for approvals and analysis.
-  **Uniform user experience:** For the employee, the process feels like a single, intuitive application. For the administrator, managing policies, users, and reports is centralized in one console—no jumping between multiple systems.
-  **Increased data security:** Sensitive data is protected when you have one secure system embedded with expansive, industry-leading security features.

This native integration eliminates the data silos, process gaps, and user friction that plague solutions that merely “link” separate travel and expense tools. It is the foundation for true visibility, cost control, and business process efficiency.



Prepare for tomorrow

Critical functionality for a
future-ready T&E solution

A modern T&E platform must address your organization's unique challenges while delivering measurable results. The right solution should combine advanced capabilities with the flexibility to adapt to your evolving needs. Key functionalities to prioritize include:

Robust integration capabilities

Integration is more than just connecting systems; it's about creating a unified workflow. A superior T&E solution must offer multiple pathways for integrating with your entire tech stack.

- **ERP and finance systems:** Ensure the platform integrates with your core ERP and accounting systems (e.g., SAP S/4HANA, Oracle, NetSuite, QuickBooks) to automate general ledger posting, streamline reconciliation, and deliver a single source of financial truth.
- **HCM and CRM systems:** Connect with HR systems to automate user provisioning and synchronize employee data. CRM integration can link T&E spending directly to projects or sales opportunities, providing clear ROI on business activities.
- **Partner ecosystem:** The platform should provide access to a broad ecosystem of certified partner apps that extend its functionality, from VAT recovery services to specialized travel and compliance tools. SAP Concur, for example, offers a vast ecosystem of over 700 partner apps.

Advanced intelligence and AI-powered automation

With basic automation now considered table stakes, a leading T&E solution must leverage advanced AI and machine learning to deliver intelligent, end-to-end automation that creates tangible value.

- **AI-driven data capture, population, and validation:** Go beyond simple OCR with AI that extracts data from receipts, categorizes expenses, itemizes complex transactions, and matches corporate card entries, minimizing manual recording and errors.
- **Intelligent audit and fraud detection:** Utilize AI to analyze 100% of expense reports, flagging duplicates, policy violations, and patterns of fraud with accuracy and consistency, allowing teams to focus on strategic analysis.
- **Personalized, real-time insights and actions:** Look for solutions that use generative AI to connect spending policies and preferences to real-world data points, such as hotel prices, and enable intelligent agents to guide users and automate decisions in real-time.
- **Predictive analytics and forecasting:** Leverage the platform's AI to analyze historical spend data and predict future trends, empowering finance leaders to improve budgeting, forecasting, and strategic financial planning.

Effortless and optimized user experience

User experience is one of the top factors influencing every technology purchase decision. A modern T&E solution should cater to the needs of everyone at every stage of the business process.

- **One app offering:** The platform should bring booking, servicing, and expensing into one profile, one app, one interface to keep employees and administrators productive.
- **Comprehensive travel marketplace:** Access a wide range of travel options—for both domestic and international air, rail, hotel, and car rentals—and services that cater to travelers' needs, which make them want to stay in-program.
- **Consistent policy applications:** The company's policy should be consistent and automatically applied, regardless of whether the travel is booked online or offline.
- **Personalized experience:** AI-driven travel booking experiences based on travel options, policy, personal preference, and loyalty program can improve traveler experience.
- **Omnichannel duty of care:** The platform should be able to support duty of care by providing disruption management and country risk management during disruption, critical incident, or crisis response scenarios.

Comprehensive spend governance features

For finance and procurement leaders, a T&E solution is a powerful tool for enforcing compliance and driving strategic sourcing initiatives.

- **Unified spend visibility:** Consolidate T&E spend data with other categories of indirect spend to get a total view, enabling more strategic category management. Tailored dashboards and reporting tools allow procurement leaders to monitor category-specific trends, enforce compliance, and identify areas for improvement.
- **Automated spend controls:** Use automated workflows, rules, and pre-approvals to prevent non-compliant purchases before they occur. These controls help procurement teams enforce organizational policies, reduce rogue spending, and align purchases with preferred suppliers and contracts. By proactively managing spend, organizations can maintain compliance and reduce financial risks.
- **Supplier and rate compliance monitoring:** Track employee adherence to preferred suppliers and negotiated rates in real time. Advanced analytics identify instances of non-compliance, such as off-contract purchases or underutilized vendors, enabling procurement teams to address gaps, hold suppliers accountable, and confirm contract terms are being met.
- **Strategic supplier optimization:** Analyze spend data to uncover opportunities for cost savings and improved vendor relationships. Insights into spending patterns can guide renegotiation of rates, supplier consolidation, or adjustments to sourcing strategies, helping procurement teams maximize value and strengthen supplier partnerships.
- **Sustainability and ESG goals:** As organizations increasingly prioritize sustainability, T&E solutions can provide tools to track and report on carbon emissions from business travel. Integration with eco-friendly travel providers and real-time insights into the environmental impact of travel decisions empowers travel and procurement teams to align with corporate ESG initiatives.

“

AI isn't just about automation—it's a strategic asset that empowers organizations to optimize spend, enhance compliance, and improve employee satisfaction.”

CHRIS JUNEAU,
SVP, HEAD OF PRODUCT
MARKETING, SAP CONCUR

Global readiness and scalability

Your T&E solution must be able to support your business wherever it operates, today and in the future.

- **Multinational support:** Look for a system with built-in support for multiple languages, currencies, and complex regional tax regulations (e.g., VAT, FBT).
- **Scalable architecture:** The platform should be built on a cloud-based architecture that can handle growth in transaction volume and user numbers without performance degradation, redundant data storage, or over-provisioning of resources. This ensures that as your organization grows, the system can scale seamlessly to meet increasing demands.
- **Global support services:** Vendor stability is key. Choose a partner with a global footprint, offering 24/7 support and local expertise to assist your teams around the world.

Professional-grade security and data privacy

Protecting personal and company data is non-negotiable. The solution must adhere to the highest security standards.

- **Third-party certifications:** Verify that the vendor complies with key security standards like ISO 27001, SOC 1/SOC 2, and PCI DSS.
- **Data protection and privacy:** The platform should offer end-to-end data encryption, both in transit and at rest, and provide tools to help you comply with data privacy regulations like GDPR.
- **User identity and access management:** Look for a solution that is identity provider-agnostic and supports any provider with SAML 2.0. It should also enable user permission and role-based access controls, multi-factor authentication (MFA), and single sign-on (SSO).
- **Proactive threat management:** Confirm that the vendor has rigorous internal processes in place to ensure ongoing safeguards, such as regular penetration testing and real-time monitoring, alerting, and forensic analysis.

Ready to take your T&E management global? Explore our best practice guide to learn how to extend your travel and expense management across borders with scalability, AI innovation, and global support. [Read the guide.](#)



Assess the solution

Ask your technology vendor these 13 questions

Arm yourself with these questions to cut through the marketing jargon and assess whether a vendor's solution truly meets your organization's needs.

- 1 How does your AI go beyond basic OCR for receipt capture?** Ask for specific examples of how it handles complex itemizations, ensures data accuracy, and reduces the need for manual correction.
- 2 What is the typical implementation timeline for a company of our size and complexity?** Inquire about the resources required from your team and the level of vendor support provided during the onboarding process, and any additional resources the vendor offers to ensure a smooth rollout.
- 3 Can you provide a detailed overview of your integration capabilities with our specific ERP, accounting, HCM, and CRM systems?** Ask if the platform offers flexible integration options, such as SFTP, APIs, and custom connectors, to support adaptable data exchange, including bidirectional capabilities.
- 4 How does your mobile app support the entire T&E process?** Ensure that users can manage everything from pre-trip planning and booking to expense submission and report approvals on the go. The app should also provide in-app chat to assist travelers at all times.
- 5 How does your solution handle out-of-policy bookings made outside the corporate tool?** Look for features that can capture this “leakage” and bring it into the system for visibility and reporting.

6 How does your AI proactively identify and flag potential fraud and compliance issues? Ask about the types of fraud it can detect (e.g., duplicates, excessive spending) and how the audit rules are configured and managed.

7 Can we create custom reports and dashboards tailored to our specific KPIs? Beyond pre-built reports, assess the flexibility of the analytics tools and whether consulting services are available for custom needs.

8 What is your approach to data security and privacy? Request details on certifications, data encryption, and how the platform helps meet regulatory requirements like GDPR.

9 What specific features do you offer to support our corporate sustainability and ESG goals? Inquire about reporting on carbon emissions and tools that guide employees toward more sustainable travel choices.

10 How does your platform scale with our business as we grow? Ask about the platform's ability to handle increased transaction volumes, additional users, and new regions without performance degradation. Confirm whether its architecture is designed for scalability.

11 What is your approach to supplier management and rate compliance? Determine how the platform provides visibility into supplier usage, adherence to negotiated rates, and opportunities for cost savings through improved vendor relationships.

12 What is your product roadmap for the next 18 to 24 months, particularly regarding generative AI and agentic AI? A clear, innovative roadmap is a strong indicator of vendor stability and a commitment to future-proofing your investment.

13 How is your global support structured? For multinational organizations, confirm the availability of 24/7 support, local implementation teams, and in-region expertise.





Achieve optimization

The strategic value of an
integrated T&E platform

An intelligent, integrated T&E platform is more than an operational tool—it's a strategic asset that delivers quantifiable value across the organization. By unifying processes and data, SAP Concur solutions empower you to move beyond simple cost control to achieve true spend optimization, leveraging advanced AI and smooth integration to deliver unmatched visibility, compliance, and efficiency.

Control costs, enforce compliance, and optimize cash flow

The SAP Concur platform provides a unified system to govern T&E spend. Its AI-powered audit capabilities review every transaction, checking it against your policies and flagging exceptions for review. This level of oversight is critical for procurement teams focused on enforcing negotiated rates and for finance leaders who need to protect the bottom line.

Organizations using SAP Concur solutions have reported **average cost savings of 23%** and a **28% increase in policy compliance** across all business sizes.¹¹

Strengthen visibility, analysis, and strategic planning

With SAP Concur, connected spend data provides near real-time visibility to inform smarter, more strategic decisions. Predictive analytics tools allow business leaders to identify spending trends, forecast future needs, and optimize budgets with confidence. By consolidating travel, expense, and corporate card data, SAP Concur delivers actionable insights that empower finance teams to make proactive, data-driven decisions.

Boost employee productivity and satisfaction

A frustrating T&E process is a drain on productivity and morale. SAP Concur solutions replace clunky, manual workflows with a polished, consumer-grade experience that employees appreciate. Mobile-first tools allow employees to snap photos of receipts, which are automatically categorized and added to expense reports. Real-time alerts and proactive guidance help employees stay compliant and informed throughout the T&E process.

Enhance employee safety and support corporate responsibility

An integrated T&E platform provides visibility into employee travel data, enabling organizations to monitor locations and fulfill duty of care obligations efficiently. In an emergency, you can locate affected employees in hours, not days. AI-powered tools provide real-time alerts for travel disruptions and alternative options, keeping employees safe and productive when traveling. Additionally, SAP Concur solutions enable organizations to track and report on ESG goals, such as carbon emissions from business travel, helping align with corporate sustainability initiatives.

SAP Concur users process **1.5x** more expense reports per month and are **5x** more efficient in report processing than non-SAP Concur users.¹²



Build on a platform that scales with your business

SAP Concur solutions offer a highly comprehensive and mature feature set designed to support businesses of all sizes. Their scalable architecture allows for uninterrupted performance as organizations grow, whether by adding users, increasing transaction volumes, or expanding into new regions. With robust integration ecosystems and global support, these platforms can adapt to increasing complexity over time, meaning they remain a future-ready investment.

SAP Concur has been named a Leader in **three 2025 IDC MarketScape vendor assessments** for Worldwide AI-Enabled Travel and Expense Applications for Small Business,¹³ Midmarket,¹⁴ and Enterprise.¹⁵

13 IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Small Business 2025 Vendor Assessment (Doc #US53006625e, August 2025)

14 IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Midmarket 2025 Vendor Assessment (Doc #US53006525e, August 2025)

15 IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Enterprise 2025 Vendor Assessment (Doc #US53006425e, August 2025)

Why IT leaders choose SAP Concur



99.99% uptime means uninterrupted operations



Disaster recovery protocols protect against data loss



Global support provides 24/7 assistance for IT teams

SAP Concur smart capabilities in action

Complete by SAP Concur and Amex GBT

This AI-powered platform combines booking, servicing, and expensing—and a powerful data ecosystem—into a singular, simple experience for employees and empowers travel and finance leaders.

Concur Detect by Oversight

Enhance the audit program by automatically analyzing expense receipts pre- and/or post-payment to improve compliance and identify spending trends and patterns.

Concur Travel & Expense

Delivering more than an integrated T&E platform, it unifies travel, expense, and credit card data into a single source of truth and provides comprehensive reports to inform decision-making.

Joule

This solution uses AI-powered travel and expense management to simplify and accelerate travel planning, expense reporting, and user support. Access the following features:

- **Expense Transactions:** Interact with Joule to create, edit, submit, and recall expense reports.
- **Conversational Help Search:** Answers questions based on SAP Help Portal content, such as how to itemize an expense, update bank accounts for reimbursement, etc.
- **Meeting Location Planner:** Suggests optimal meeting locations based on attendee locations and travel costs.
- **Booking Agent:** Automates travel bookings, supporting compliance with preferred suppliers and negotiated rates.
- **Expense Report Validation:** Validates expense reports for accuracy, flagging policy violations or duplicate entries.

ExpenseIt

Create, itemize, and categorize expense entries from a photo receipt. Go beyond capturing what's in the photo—the Receipt Analysis Agent can infer missing receipt data (e.g., location, vendor, or expense type) by using contextual data and user history.

Concur Request

Quickly forecast trip expenses, including flights, hotels, and transportation, to help employees plan within budget and align with company policies.

Ready to learn more?

Thousands of the world's leading companies rely on [SAP Concur](#) to integrate, manage, and control their T&E spend.

Explore how IDP Education increased mobility and flexibility with cloud-based solutions from SAP Concur.

[Explore now](#) 

Learn how Weatherford transformed its global T&E from complex to controlled with SAP Concur solutions.

[Learn more](#) 

Learn more at concur.com or at the SAP Concur [blog](#).



enUS (25/05)

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