



Are you **wasting time** using paper, spreadsheets, and e-mails to process expense reports, track travel and payments, and chase down details and exceptions?

26%

49%

What is the **real cost** of inefficient travel and expense management?

50%

cash flow, increasing the risk of fraudulent or unqualified spending

On average, accounting and finance staff spend 14%

invoices – equivalent to more than five

SAP Concur solutions **automate** this work, unlocking step-level

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