

# 2018 Expense Management Trends Report

---

Annual T&E  
Outlook and Benchmarks

*Expense management insights from finance professionals*



**Jallic**

# Contents

<b>Executive summary</b>	<b>3</b>
<b>About the survey respondents</b>	<b>4</b>
<b>Expense management technologies and processes</b>	<b>5</b>
<b>Organizational pressures on T&amp;E expense reporting</b>	<b>9</b>
<b>Controlling T&amp;E spending</b>	<b>12</b>
<b>Reporting features and system integrations</b>	<b>16</b>
<b>The problems with expense reporting</b>	<b>19</b>
<b>What to expect when automating expense reporting</b>	<b>21</b>
<b>Expense management trends to watch</b>	<b>26</b>
<b>Conclusion</b>	<b>33</b>
<b>Buyer's guide</b>	<b>34</b>

# Executive summary

U.S. companies collectively spend hundreds of billions of dollars each year on travel and entertainment. Considering that travel and entertainment spending also represents a big part of the typical company's budget, the efficiency and effectiveness of managing employee expense reports can have a significant impact on an organization's financial performance and profitability.

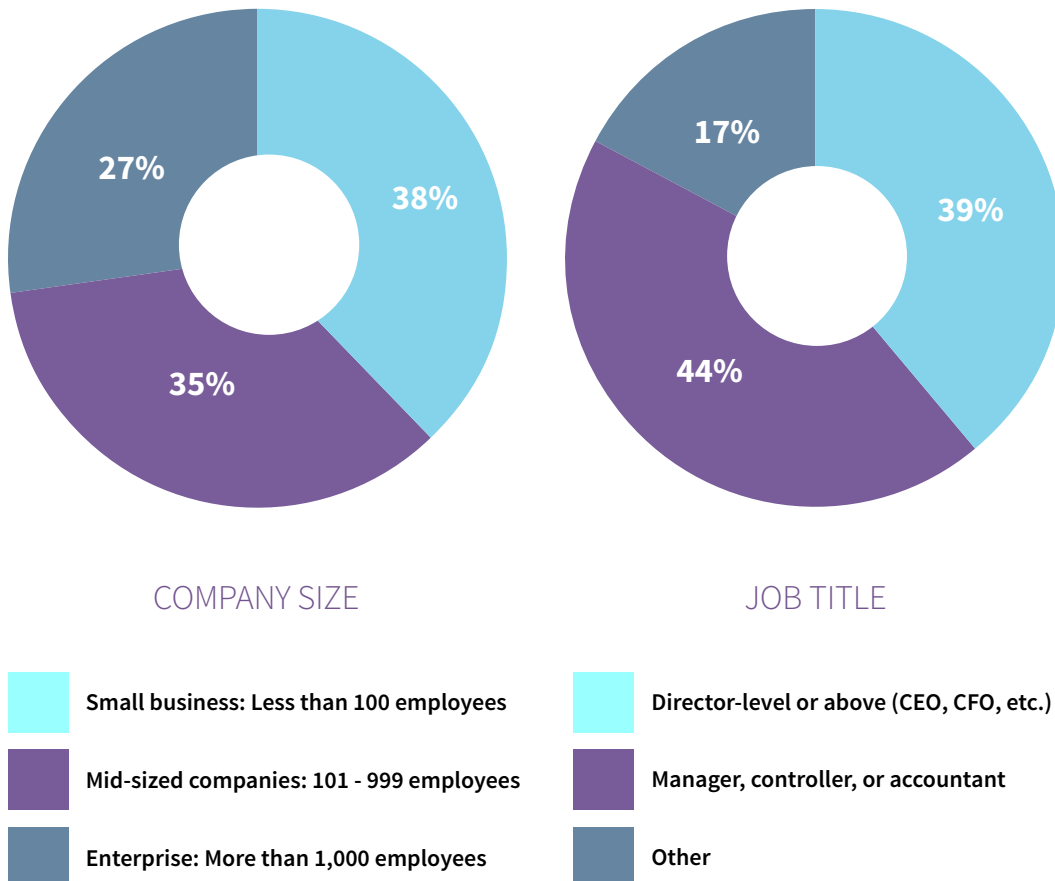
Since 2013, the *Expense Management Trends Report: Annual T&E Outlook and Benchmarks* by Certify, Inc. has helped small, mid-sized, and enterprise companies identify trends and best practices in travel and entertainment reporting and benchmark their current processes against their peers.

For the 2018 survey, Certify, Inc. collected and analyzed responses from 546 CFOs, controllers and other finance professionals outside of its customer base. This report details the findings of the survey and the expense reporting trends that will impact small, mid-sized, and enterprise companies.

## SURVEY DEMOGRAPHICS

# 546

FINANCE PROFESSIONALS



## About the survey respondents

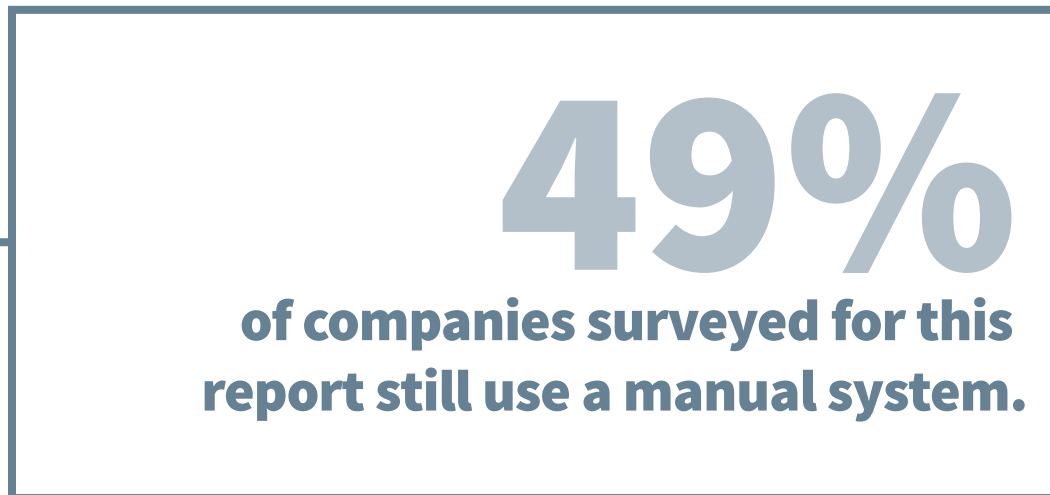
Respondents to the Certify, Inc. annual expense management trends survey represent a range of job responsibilities. Seventeen percent of the survey respondents are managers. Sixteen percent of the respondents are accountants, while 13 percent of the respondents are CFOs. Controller (11 percent of respondents), director (10 percent), executive (nine percent), vice president (seven percent), staff (six percent), consultant (three percent), and CIO (one percent) are other job titles held by survey respondents.

One-quarter of the survey respondents describe themselves as end-users who submit expense reports. Sixteen percent of survey respondents describe themselves as managers who approve invoices on behalf of their employees, while 20 percent are accountants who approve and/or reimburse expense reports. One-third of the survey respondents report on their company's expenses.

# Expense management technologies and processes

Companies manage their expense reports using a variety of technologies and processes, ranging from pen and paper and Excel spreadsheets to web-based automation and enterprise resource planning (ERP) systems. Each approach to expense report management offers its own advantages and limitations in terms of efficiency, employee satisfaction, reporting and visibility, and control.

This year, 49 percent of companies surveyed are using some form of a manual system, a slight (three percent) increase from the 2017 report. “Manual” is defined in the survey as any process that uses Excel spreadsheets, pen and paper, homegrown systems, or any combination thereof.

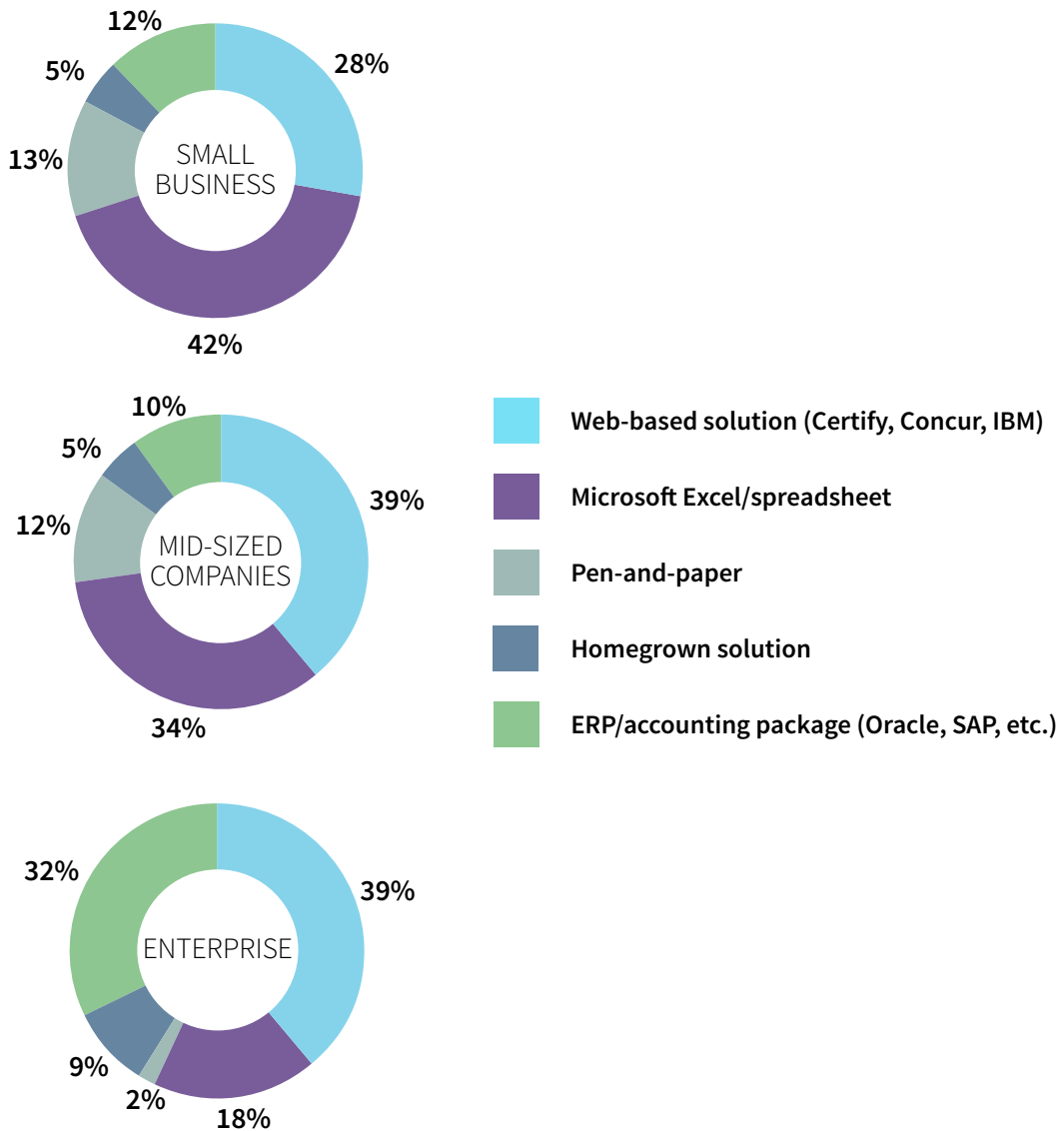


**Figure 1**  
**EXPENSE MANAGEMENT SYSTEMS IN USE**

Options	Responses
Web-based solution (Certify, Concur, IBM)	34%
Microsoft Excel/spreadsheets	33%
ERP/accounting package (Oracle, SAP, etc.)	17%
Pen and paper	10%
Homegrown solution	6%

Looking at the use of automation by company size, enterprise leads the trend towards automation with 39 percent using a web-based system, and an additional 32 percent using an ERP system for expense management. More than a third of mid-sized companies use a web-based system. Just 28 percent of small businesses today are using a web-based automated system, and at 12 percent, fewer still are using an ERP system for expense management. It might be tempting to think that only large companies can justify the cost of web-based automated systems, but many automated systems offer pricing models that are affordable for the smallest of companies.

**Figure 2**  
**EXPENSE MANAGEMENT SYSTEM BY COMPANY SIZE**



**Small companies are still the biggest users of manual expense reporting processes with mid-sized companies a close second, even with the existence of lightweight expense management solutions which are easier to implement on a smaller scale. Enterprise companies are primarily using web-based automated systems and ERP platforms for expense management.**

Regardless of company size, web-based systems reduce costs through the streamlined processing of expense reports, approvals and reimbursements, and the elimination of costs to print, deliver, and physically store expense documents. Web-based systems also enable travelers to capture receipts via a mobile device, eliminating one of the biggest inefficiencies associated with expense management.

Working expense reports and receipts are electronically stored in the user's online account, while past expense reports are archived and available online for immediate access. All reports are kept in one secure online location, allowing companies to keep a documented path of approvals and eliminating the need to pay for physical storage. Configurable workflows facilitate the digital routing of expenses for approval, based on criteria such as the expense type, manager, department, amount, client, or project. Web-based systems track all actions that occur during the report approval process. All this frees employees, managers, and accountants to focus more of their time on value-added activities.

**Most expense-processing costs are related to the time spent creating, approving and reimbursing expense reports, and printing reports and delivering or mailing them to the appropriate personnel.**



## Organizational pressures on T&E expense reporting

In a manual expense reporting environment, finance professionals spend a lot of time and effort manually gathering and verifying input data, developing formulas, designing charts, and distributing documents across departments and business units. Business travelers must manage paper receipts, enter expense data into spreadsheets or pen-and-paper expense reports, and endure lengthy review and reimbursement processes. The submission and approval processes associated with expenses are drawn out and dependent upon the organizational workflow within the finance department.

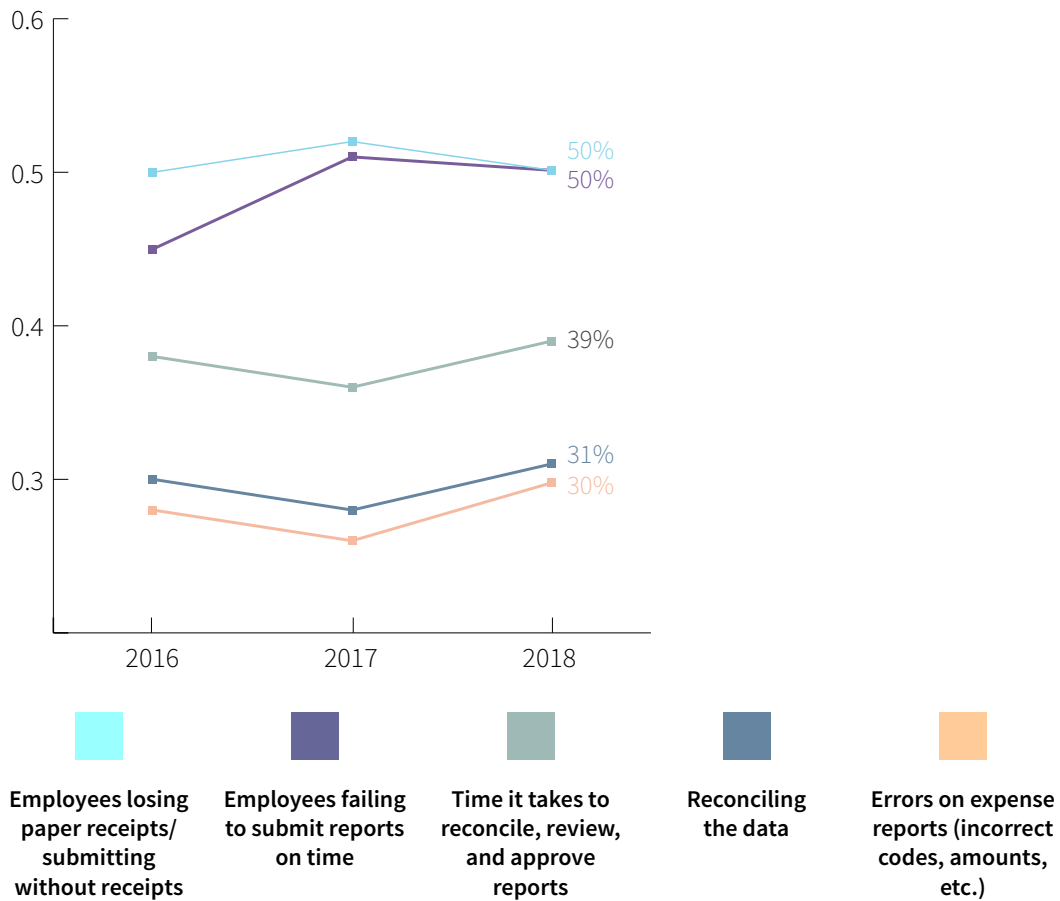
Lost paper receipts, expense reports submitted without receipts, and employees failing to submit expense reports on time are the biggest expense management pain points cited by companies. The time it takes to reconcile, review and approve expense reports (cited by 39 percent of companies surveyed), reconciling expense report data (31 percent), expense report errors (30 percent), reviewing expense reports for policy violations (28 percent), and the negative impact on budgeting and bookkeeping (12 percent) are other expense management pain points identified by companies surveyed.

These expense management pain points are in line with the results from previous years.

**53%**

**of small businesses, 49 percent of mid-sized companies, and 48 percent of enterprise were affected by employees losing paper receipts or submitting expense reports without receipts.**

**Figure 3**  
**TOP FIVE EXPENSE MANAGEMENT PAIN POINTS** (% reporting)



Twenty percent of companies surveyed point to a lack of transparency/visibility into expense data as one of their biggest pain points with expense management. Automation improves visibility into expense data. Companies can use these insights into expense spending to gain real-time visibility into expense spending against budgets, manage budgeting, planning and forecasting, identify historical budget overflows, and align expense management strategies with organizational goals and objectives. This data helps managers and accountants understand spending by department, employee, expense type, and more. Additionally, web-based expense management systems can identify opportunities for consolidation of suppliers and equip sourcing teams with the information they need for successful supplier negotiations.

It is no wonder that streamlining processes such as the creation and approval of expense reports is the top area of improvement in expense management for 2018. Companies are waking up to how inefficient expense management systems lower employee productivity, support poor compliance practices, and add overhead to their bulky systems. Transparency/visibility into expense data, travel booking, the integration of expense reporting systems and human resources and financial solutions, mobility and reimbursement time are other top areas of improvement in expense management.

Web-based automated systems address all these objectives seamlessly and efficiently.

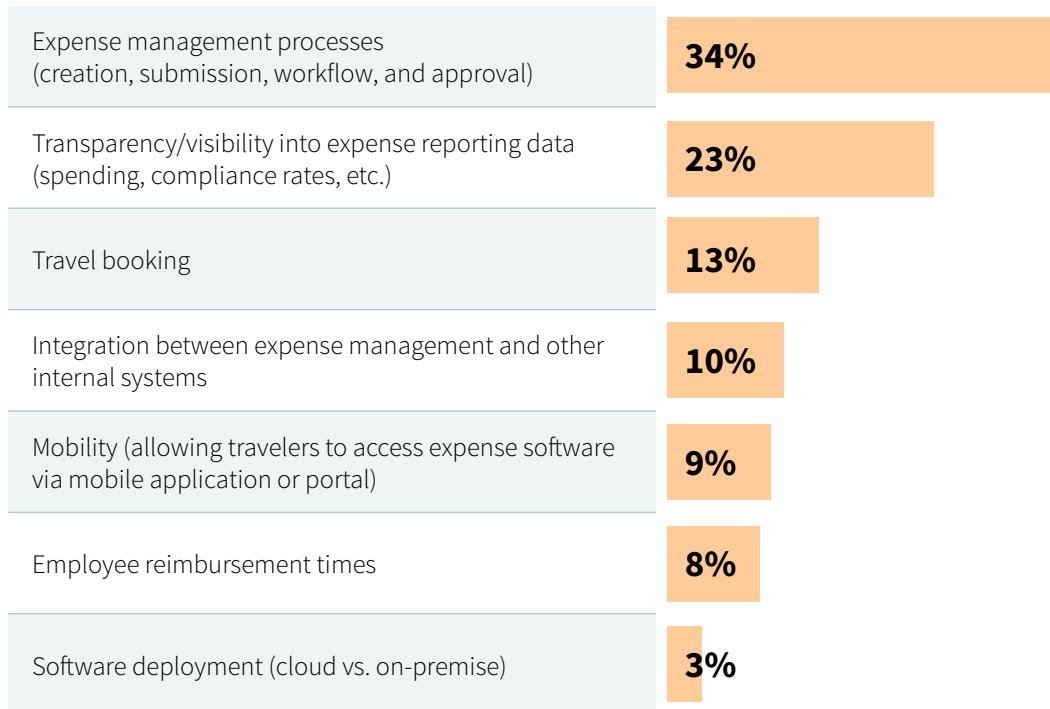
**Figure 4**

**TOP FIVE ORGANIZATIONAL PRESSURES TO IMPROVE EXPENSE MANAGEMENT**

2017	2018
1. Need to reduce expense report processing costs	1. Need to reduce expense report processing costs
2. Lack of control over T&E spending	2. Poor visibility into expense data (spending, compliance rates, etc.)
3. Poor visibility into expense data (spending, compliance rates, etc.)	3. Lack of control over T&E spending
4. Frequent instances of non-compliant travel/expenses	4. Frequent instances of non-compliant travel/expenses
5. Lengthy reimbursement times	5. Lengthy reimbursement times

**Figure 5**

**TOP AREAS OF IMPROVEMENT** (% reporting)



# Controlling T&E spending

With travel and entertainment spending representing so much of the typical company's annual budget, finding ways to control spending is crucial to keeping expenses in check.

One way that companies are managing expenses is through category maximums or spending limits for items like meals, hotels, and airfare. While 80 percent of companies surveyed use some type of guideline to control spending, 12 percent have no category limits at all. Furthermore, 21 percent of companies base their T&E budgets on historical spending. Market trends alone make this a misleading measure of control that can lead to unnecessary spending or underfunding budgets.

Enforcement of travel and entertainment policies also help companies control spending.

Without strong enforcement of corporate travel policies, business travelers can wreak financial havoc while on the road. In the *2018 Expense Management Trends Report*, 79 percent of all companies surveyed report having a written travel and entertainment expense policy in place. However, 72 percent of these companies leave compliance up to the employee or conduct a manual review for policy compliance. Leaving compliance up to employees or manually auditing expense reports is an inconsistent approach that leaves companies vulnerable to fraudulent or wasteful expenses.

**91%**

**of enterprise companies have a written travel and entertainment expense policy in place. Conversely, 81 percent of mid-sized companies and 68 percent of small companies have a written travel and entertainment expense policy in place.**

**Figure 6**

**HOW DOES YOUR COMPANY SET T&E POLICY MAXIMUMS FOR MEALS, HOTELS, AND AIRFARE?**

Determined by annual budgeting process	30%
Follow U.S. GSA per diem rate guidelines	29%
Based on internal historical spending trends	21%
We do not have policy spending maximums	12%
Other	7%

Twenty-six percent of companies use an integrated policy feature in their web-based expense management system to automatically check for policy violations. The system also alerts employees to out-of-policy expenses as they are entered into the expense report, while notifying managers and administrators to take a closer look. For example, if an employee exceeds the corporate spending limit for a meal, and attempts to add the expense to their report, they and their manager will receive a notification in the system that the expense is out-of-policy and needs to be considered when reviewing the expense report for reimbursement. Web-based automated systems enable spending limits to be applied to any expense category to help control variable business travel and entertainment costs.

Another important automated feature for managing T&E compliance is pre-trip approval, which requires manager authorization prior to finalizing proposed bookings in the system. This feature can be configured to meet a range of policy guidelines, whether every itinerary must be reviewed and approved by a manager, or just those bookings that deviate from policy. If your travelers plan a lot of last-minute trips or require frequent exceptions to standard policy, pre-trip approval can be helpful for keeping spending in check by keeping managers and supervisors informed at every step.

Web-based expense management systems also offer an integrated online travel-booking service or can be easily configured to work with one. Integrated travel booking ensures that business travelers purchase the lowest fare available at the time of booking, and not just the most convenient fare. Thirty-nine percent of companies surveyed manage travel bookings through an online travel site, while 12 percent use a travel agency and nine percent use corporate travel software. Forty percent of companies use a combination of these approaches to manage travel bookings.



**53%**

**of small businesses and 36 percent of mid-sized companies use online travel sites. Only 20 percent of enterprise companies use these sites.**

**Figure 7**

**IF YOU HAVE A TRAVEL POLICY, HOW DOES YOUR COMPANY ENFORCE IT? (% reporting)**

	2017	2018	%+/-
Manually check each expense, matching it to corporate policy	41%	38%	-3%
It is the responsibility of the employees to comply with T&E policy	39%	22%	-17%
System automatically flags out of policy expenses for review	26%	26%	-
Manually, only reviewing expenses with a high value	15%	12%	-3%
Our T&E policy is not enforced	7%	2%	-5%

**Figure 8**

**HOW DOES YOUR COMPANY CURRENTLY MANAGE TRAVEL BOOKINGS?**

Online travel sites	39%
Travel agency/agent	12%
Corporate travel software	9%
Combination of above	40%

## Reporting features and system integrations

Companies using a web-based expense management system have access to a wide range of features and data integration services that significantly improve the expense reporting experience overall. Integrating a web-based expense management system with downstream systems and processes delivers additional efficiencies.



29%

**of enterprise companies receive live  
and online support for all users.**

The most common integrations for companies using a web-based expense management system are with a general ledger system, accounts payable solution, and a credit card (corporate or personal) feed. More than one-third of the companies that use a web-based system say their solution features direct deposit via Automated Clearing House (ACH), mobile receipt capture, mobile report creation and approval, and/or automated expense report building. Nearly one-quarter of the web-based systems companies use include instant reporting and analytics. Most of these capabilities are unavailable to companies that manually process expense reports.



**Figure 9****EXPENSE MANAGEMENT SYSTEM FEATURES CURRENTLY USED** (% reporting)

Direct deposit via ACH	42%
Mobile receipt capture technology	37%
Mobile report creation and approval	34%
Automated expense report build technology	31%
Instant reporting and analytics technology	24%
Integrated travel booking technology	19%
Live and online support for all users	19%
Multi-language, multi-currency capabilities	17%
Others	22%

**Figure 10****DATA INTEGRATIONS** (% reporting)

	Currently Implemented	Will Implement	No Plan to Implement
Credit card feed (corporate or personal)	52%	20%	28%
ERP (Oracle, SAP, etc.)	33%	17%	50%
CRM (Salesforce, SugarCRM, etc.)	18%	14%	68%
A/P	55%	20%	25%
General ledger	60%	21%	19%
Workforce management	26%	15%	59%
Meeting management (event platform)	18%	12%	70%

Integrating a web-based system with a general ledger system automates key finance functions while streamlining workflows. What's more, integrating a web-based system with a credit card feed provides companies with greater control over employee spending, and faster reconciliation. And integrating a web-based expense management system with corporate systems such as a human resources platform reduces data entry and potential keying errors across redundant systems. Reimbursing employees using ACH further speeds reimbursement and simplifies accounting.

**70%**  
**of enterprise companies surveyed  
have integrated their web-based  
expense management system with  
a corporate or personal credit  
card feed.**

## The problems with expense reporting

Ultimately, the factors that drive a company to switch to a web-based expense management system are unique for each organization. However, simplifying the expense reporting process for employees and managers was the primary reason that 80 percent of companies surveyed switched to a web-based automated system. Since Certify began conducting this survey in 2013, simplifying the expense process has been a driving force behind making the switch to a web-based automated system, illustrating the impact that manual expense management processes have on companies of all sizes.

Providing expense system accessibility from anywhere in the world (identified by 41 percent of companies surveyed), improving employee compliance with corporate travel policies (36 percent), enhancing reporting and analytics around travel and entertainment spend (34 percent), reimbursing employees faster (29 percent) and integrating multiple finance and human resources systems into a single platform (19 percent) were other key factors that drove companies to switch to a web-based expense management system. Thirteen percent of companies surveyed identified the increased frequency of expense reports being submitted as a factor in switching to a web-based system.



63%

**of small businesses that switched to a web-based expense management system reduced or eliminated their use of Excel spreadsheets for expense reporting.**

# 43%

**of enterprise companies cite improving compliance as a driving factor for automation. The same percentage of enterprise companies identify gaining visibility around travel and entertainment spend as a driving factor for automation.**

As a result of switching to a web-based expense management system, the companies surveyed are reducing or eliminating their use of Excel spreadsheets for expense reporting (identified by 55 percent of companies surveyed), reducing or eliminating manual data entry (55 percent), spending less time creating and approving expense reports and reimbursing employees (53 percent), enhancing insights and analytics around T&E spend (42 percent), reimbursing business travelers faster (42 percent), and increasing the frequency of expense reports submitted by employees (29 percent).

As expected, reducing or eliminating Excel spreadsheets and reducing manual data entry were the leading benefits of automation.

# What to expect when automating expense reporting

As with most automation initiatives, projecting a return on investment is a critical part of the internal approval process. Web-based automated systems deliver a range of benefits that fall in line with the biggest pain points that companies identified with their manual expense management processes.

More than two-thirds of the companies surveyed expect that switching to a web-based automated system will enable their organization to reduce the time their staff spends creating and approving expense reports and reimbursing business travelers. Similarly, 58 percent of companies expect that switching to a web-based automated system will reduce or eliminate their use of Excel spreadsheets for expense reporting, while 57 percent of companies anticipate spending less time on manual data entry. Enhanced insight into T&E spend (identified by 51 percent of companies surveyed), improved accuracy of employee-submitted expense reports (51 percent), faster employee reimbursement (36 percent), and increased frequency of expense reports submitted by employees (33 percent) are other benefits that companies expect to achieve because of switching to a web-based automated system.

**Figure 11**  
**EXPECTED BENEFITS OF AUTOMATION** (% reporting)

Benefits	%
Reduced time spent creating, approving, and reimbursing expense reports	69%
The reduction or elimination of Excel/spreadsheets	58%
Decreased/elimination of manual data entry	57%
Increased insight into travel and entertainment spend	51%
Improved accuracy of employee-submitted expense reports	51%
Faster reimbursements for employees	36%
Increased frequency of expense reports being submitted by employees	33%

---

# 82%

**of enterprise companies expect to spend less time creating and approving expense reports and reimbursing business travelers because of automation.**

Many companies are quickly realizing a return on their investment in a web-based automated system. One-third of companies surveyed achieved a return on their investment in 12 months or less with an additional eight percent of companies realizing payback in 24 months or less. Highlighting the strong business case for automation among small businesses, 48 percent of companies with less than 100 employees achieved payback in 12 months or less. Thirty-nine percent of respondents don't know whether their company achieved payback on their investments in a web-based automated system.

**More than one-third of the small businesses surveyed achieved payback on their investments in a web-based automated system in six months or less.**

Web-based expense management solutions are delivering a wide range of benefits that contribute to the fast payback that small, mid-sized, and enterprise companies are achieving on their investments. Improved efficiency of the expense reporting process drove the return on investment for 58 percent of the companies surveyed. Similarly, reduced processing costs (e.g. paper, postage, and document storage) contributed to the payback achieved by 53 percent of companies. More than two-thirds of enterprise companies cited reduced processing costs as a contributor to their return on investment.

**Figure 12**  
**FEATURES/SOURCES OF EXPENSE REPORT ROI** (*% reporting*)

Improved efficiency/expense reporting process	58%
Reduction in processing costs (less paper, postage, storage, etc.)	53%
Mobile accessibility	30%
Increased employee productivity	27%
Travel booking control (pre-trip authorization, etc.)	23%
Reduction in overhead/staffing requirements	23%
Reduction in fraudulent expenses	22%
Elimination of payment for duplicate expenses	22%
More accurate mileage tracking/mapping	17%
Other	17%

**A reduction in processing costs such as paper and postage contributed to the ROI that 69 percent of enterprise companies experienced from web-based expense management systems.**



Mobile accessibility (cited by 30 percent of companies surveyed), increased employee productivity (27 percent), reduced staffing requirements (23 percent), greater control over travel booking (23 percent), the elimination of duplicate expense payments (22 percent) and fewer fraudulent expenses (22 percent) were the other benefits of automation that drove the payback realized by respondents.

**55%**

**of enterprise companies achieved  
return on investment through  
improved efficiency.**

# Expense management trends to watch

The *2018 Expense Management Trends Report* identified several key trends that will drive system usage by small, mid-sized, and enterprise companies.

Overall, 23 percent of companies are planning to switch to a web-based expense management system or shift to a new provider. Companies with less than 100 employees are leading the way with 26 percent of those surveyed planning to switch to a web-based automated system. Until now, companies with less than 100 employees have adopted web-based automated systems at a slower rate than their larger peers. Migrating from pen and paper, Excel spreadsheets, and homegrown solutions to a web-based expense management solution enable companies of all sizes to reduce costs, increase control over expenses, strengthen policy compliance, improve staff productivity, and increase visibility and reporting.

**Figure 13**  
**SWITCHING TO A WEB-BASED SYSTEM**

	All	Small Business	Mid-sized Companies	Enterprise
Yes, we're upgrading to an automated solution	17%	21%	16%	14%
Yes, we're switching to a new solution provider	6%	5%	6%	6%
Yes, we're already using an automated solution	28%	23%	29%	34%
No, we're not switching to an automated solution	49%	51%	49%	46%

Automating processes isn't always easy, especially with larger companies that are locked in to existing systems and workflows or lack the resources to research and implement a new system. This has been an ongoing challenge consistent with survey results from previous years.

**Small businesses we surveyed are turning to automation at an accelerated pace compared to their mid-sized and enterprise counterparts.**

Looking ahead, more than three-quarters of companies planning to upgrade their expense management process will do so within the next 12 months. Small businesses planning to upgrade their expense management process have the most aggressive upgrade plans: 86 percent will upgrade their processes within the next six months, with 14 percent upgrading within a 12-month period. While frustration with manual expense management processes is a key factor in the fast upgrade plans of small businesses, having fewer users, limited integration requirements, and affordable automation options also are drivers in their expedited purchase cycles and implementation timelines.

**Figure 14**  
**TIMELINE FOR SWITCHING**

	All	Small Business	Mid-sized Companies	Enterprise
Within the next 6 months	46%	86%	27%	37%
7-12 months	31%	14%	55%	12%
13-24 months	15%	0%	9%	37%
25-36 months	8%	0%	9%	12%

# 86%

**of the small businesses switching to a web-based system will make the change within six months.**

Among companies planning to switch to a new expense management solutions provider, 77 percent plan to do so within the next 12 months. Forty-six percent of companies planning to switch to a new solutions provider will do so within the next six months. Small businesses planning to switch to a new solutions provider are more likely to have a shorter time to switch among all respondents; an eye-popping 86 percent will switch to a new expense management solutions provider within the next six months with an additional 14 percent making the switch within the next 12-month period.

Simplifying the expense reporting process for employees and managers is the primary reason companies are switching to a web-based system. Eighty-five percent of companies surveyed identified simplified expense reporting processes as a motivation for automating. Simplifying expense processes has been a driving force behind making the switch to a web-based system since 2013. This shows how much of an impact expense management has on companies of all sizes.

Web-based automated systems accelerate the creation, submission, approval, and reimbursement of expense reports, all with just a few clicks. The electronic submission of expense reports triggers workflow and approval processes with automated emails updating managers and the employee of the status of the report. Employees no longer need to spend time each month filing paper receipts, printing monthly expense reports, or mailing expense information to another office. Managers no longer need to manually reconcile expense data. And web-based expense management systems eliminate the potential for errors from spreadsheet formulas. In fact, web-based systems enable employees to create and submit an expense report, and get it approved and reimbursed within a few minutes. Web-based systems also save accounting the time of creating reports on T&E spend.

Improving employee compliance with corporate travel policies (identified by 49 percent of survey respondents), enhancing reporting and analytics around T&E spend (41 percent), providing expense system accessibility from anywhere in the world (40 percent), bringing together multiple finance and human resources systems into one platform (36 percent), and reimbursing business travelers faster (31 percent) are the other primary reasons that companies are switching to a web-based expense management system. One-quarter of companies surveyed identified increasing the frequency of expense report submissions as a reason for switching to a web-based automated system. Increased expense report submission ranked lowest as a reason companies are automating expense reporting, likely because survey respondents have a procedure in place which makes this less pressing.

In the process of selecting an expense management solution, simplicity/ease-of-use for employees is the highest priority among companies surveyed at 66 percent. A poor experience will reduce usage and stifle onboarding. There is always a learning curve, but the easier a solution is for an employee, the more likely they will use it correctly. The focus on employee adoption is reinforced with the third-highest priority, mobile applications and accessibility for business travelers (47 percent).

Expense management automation (51 percent) and integration with finance and human resources systems (43 percent) also were among the top features that companies look for in a web-based expense management system. Given the nature of these features, companies clearly are prioritizing capabilities that have a direct and measurable effect on employee and system efficiency.

**More than one-third of enterprise respondents planning to switch to a new expense management solutions provider will do so within the next six months.**

**Enterprise companies are more motivated than their small and mid-sized counterparts to switch to a web-based automated system for enhanced reporting and analytics around T&E spend.**

**Figure 15**  
**MUST-HAVE EXPENSE MANAGEMENT FEATURES**

Simplicity/ease of use for employees	66%
Expense management automation	51%
Mobile applications and accessibility for business travelers	47%
Integration with HR/finance systems	43%
Reporting and insight into spend	36%
Functionality to enforce corporate travel policies	34%
Integrated travel booking/management solution	26%
Rapid deployment and onboarding/ implementation times	24%

70%  
**of small companies identified simplicity/ease of use as the most important feature in a web-based expense management system.**

**Automating expense reporting was the second-highest priority among companies when selecting an automated system, reinforcing the desire to streamline inefficient systems.**



# Conclusion

Travel and entertainment expenses represent a large and growing portion of the overall budget at most companies. The efficiency and effectiveness of a company's expense management process can have an outsized impact on its financial performance. Data from the *2018 Expense Management Trends Report* shows that many companies still rely on manual expense management processes that result in high processing costs, a lack of control, inadequate visibility over expense data, poor travel policy compliance and enforcement, and lengthy employee reimbursement times. But the survey results also reveal that companies of all sizes are automating their expense reporting to address these challenges and achieve better control over their spending. By automating expense reporting, companies are better positioned for success.

# Buyer's guide

## WHAT TO LOOK FOR IN A WEB-BASED SYSTEM

With so many web-based expense management system vendors, it may be difficult to choose. Use this checklist to compare vendor features and services.

### Reports & Approvals

- Auto-generated report creation
- Line item approval or disapproval
- Line item internal notations
- Approval workflow options
- Duplicate or out-of-policy notifications during expense creation
- Integrated online travel booking

### Mobile

- Mobile electronic receipt capture
- Capture receipts and expenses offline, with automatic synchronization online
- Remote manager review and approval
- One-tap access to travel booking and itineraries

### Reconciliation & Reimbursements

- Integrated credit card data
- Full reporting and analytics
- Integrated ACH reimbursements
- Data backup services
- Global languages / Global currencies
- Scalability to grow with your company
- Accounting and GL integrations
- Data security and storage services

### Implementation & Support

- Ongoing new user and refresher training
- User review ratings on products and services
- Timely post-sale implementation and onboarding
- Free on-demand support for all users

## About Tallie

Tallie is a leading SaaS expense report software innovator and enabler of the complete cloud-based accounting ecosystem. In close collaboration with users, CPA practitioners, and industry-leading accounting, technology, and financial partners, it has developed expense report software for comprehensive data capture, intelligent transaction categorization, robust approval controls, and seamless software integration. For more information about Tallie, please visit [www.tallie.com](http://www.tallie.com).

## About Certify, Inc.

Certify, Inc. is the world's largest independent provider of travel and expense management software. The Certify, Inc. family of brands includes leading SaaS platforms Certify, Nexonia, Tallie, Abacus, and Captio. With innovative spend management applications such as real-time expense reporting, integrated travel booking, time tracking, and accounts payable automation, Certify, Inc. has transformed how more than 10,000 organizations in 90 countries manage corporate T&E. Customers include Circle K, Garmin, Geico, H&R Block, LogMeIn, Marketo, Mailchimp, McDonald's, Pinterest, Red Bull, Shopify, Subway, SurveyMonkey, Toyota, and Virgin Galactic.

For more information, please visit: [www.certify.com](http://www.certify.com), [www.nexonia.com](http://www.nexonia.com), [www.tallie.com](http://www.tallie.com), [www.abacus.com](http://www.abacus.com), and [www.captio.com](http://www.captio.com).

**certify** ✓ | **nexonia** | **Tallie** | **.: abacus** | **☐ Captio**