soldo

Liberate finance.
Accomplish more.

Can you afford not to govern decentralised spend?

Seven answers to the CFO agenda

Introduction

Decentralised spend is the everyday spending that keeps businesses running.

It covers **travel and entertainment (T&E)** spend, such as tickets and per diems; **operational** spend, such as fuel and maintenance; and **departmental** spend from software subscriptions and AI tools to advertising and agency fees.

The transactions are small, but together, they account for 80% of a company's transactions and a fifth of its spending. For a 10,000-employee enterprise, that's around €100 million a year[1].

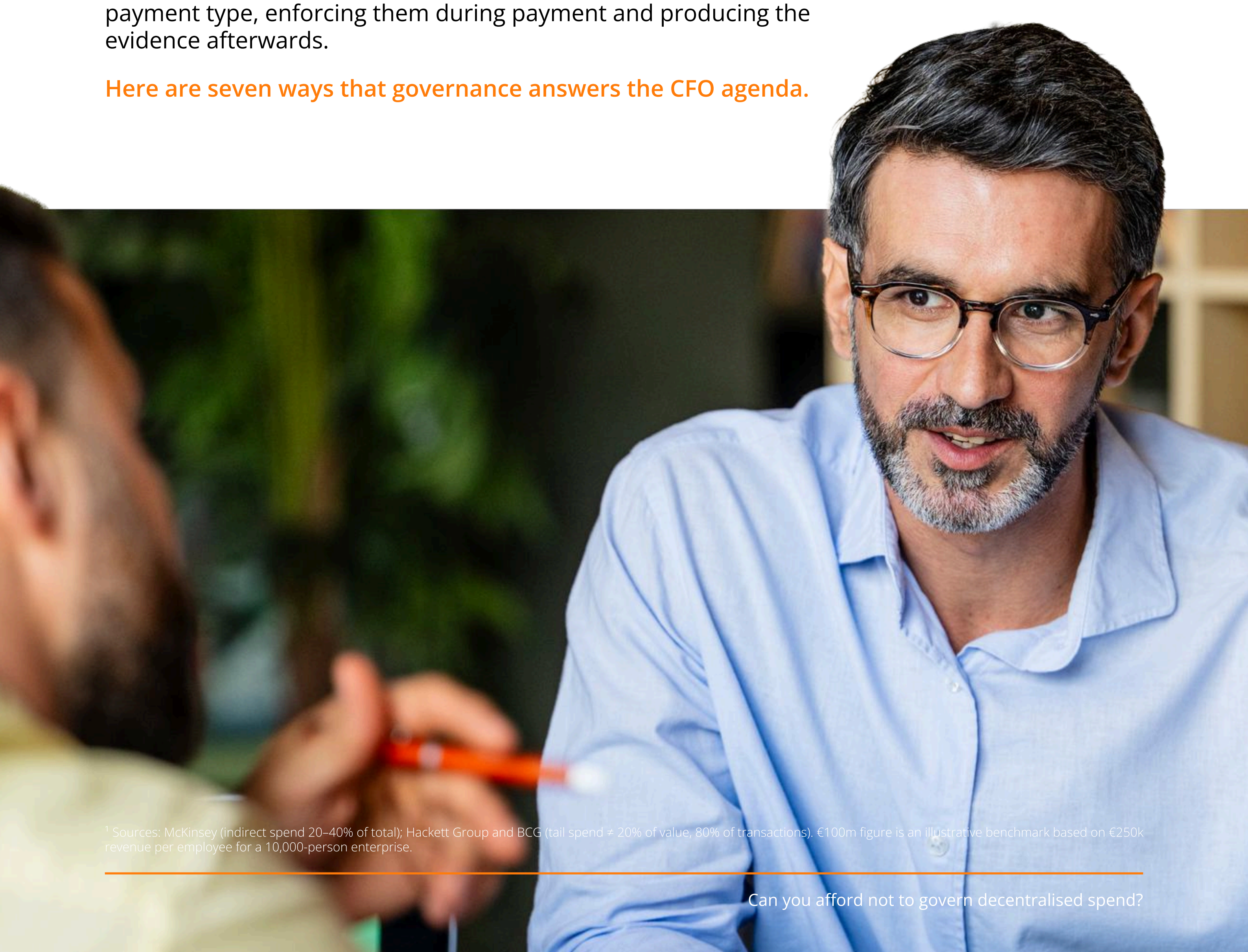
As boards demand growth without easing pressure on costs and cash, they look to CFOs for AI investment value, regulatory evidence, forecast accuracy and capital reallocation. They have started asking why strategic spend goes through procurement with full controls, but a fifth of total spend surfaces weeks later on a bank statement – it's neither credible nor defensible. At 20%, it must be held to the same standard.

Today, boards want three things from the CFO: control over how the company spends, proof when they ask for it and the agility to deliver both simultaneously.

While most enterprises have some visibility, the problem is that it only appears after the money has been spent. And the systems modern businesses run were not built to offer the level of control they now need. An ERP and expense tools surface spend too late. Procurement governs planned, repeatable purchases. Corporate cards let people spend without concern for the budget.

Spend governance works the other way round: setting the policy, applying those rules to the payment type, enforcing them during payment and producing the evidence afterwards.

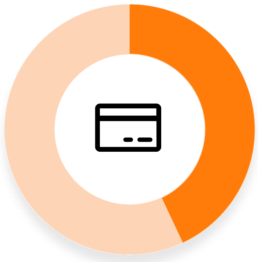
Here are seven ways that governance answers the CFO agenda.



[1] Sources: McKinsey (indirect spend 20–40% of total); Hackett Group and BCG (tail spend ≠ 20% of value, 80% of transactions). €100m figure is an illustrative benchmark based on €250k revenue per employee for a 10,000-person enterprise.

1 Continuous cost discipline

A budget provides guidance on what teams can spend, but it cannot prevent someone from spending differently or overspending. Without controls, a payment can happen and finance discovers it weeks later at month-end. Soldo enforces the budget by ring-fencing money by team, project, cost centre or entity, ensuring money is spent correctly. The rules apply to every payment – physical card, virtual card, temporary card or direct transfer to a supplier – and every transaction is automatically coded to a cost centre, so close gets faster too.



43%
of finance leaders experience overspend issues at month-end[2]

SOFIDEL

Manufacturing | 7,300 employees | 17 countries

Sofidel relied on petty cash and reimbursement, and urgent purchases fell outside the process entirely. Soldo built budget control into every transaction, with preset limits that automatically top up. Employees now save 20 minutes on every expense claim, and finance spends time planning rather than chasing cash.

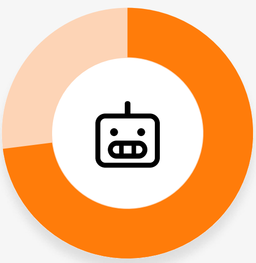
2 Govern AI spend as it happens

Many AI tools charge by consumption with costs scattered across cards, teams, locations and supplier invoices. In fact, Gartner found initial AI cost estimates running 500 to 1,000% over projection[3].

Today, AI is a significant line item on P&Ls – and boards are holding CFOs accountable for whether it delivers value. This raises some difficult questions for finance: which systems are running, who owns them, what they cost and whether returns can be demonstrated.

The EU AI Act adds a new legal layer, requiring financial and technical information on how AI is documented and governed. It classifies AI systems by risk and expects businesses to keep records of the systems they use and how they use them. These cannot be answered while AI spend is hidden until reconciliation.

Governed within the transaction, AI spend can be capped and categorised in real time, with reporting ready whenever the board asks. And as companies begin deploying AI agents that can make purchases on their own, governing the transaction stops being optional.



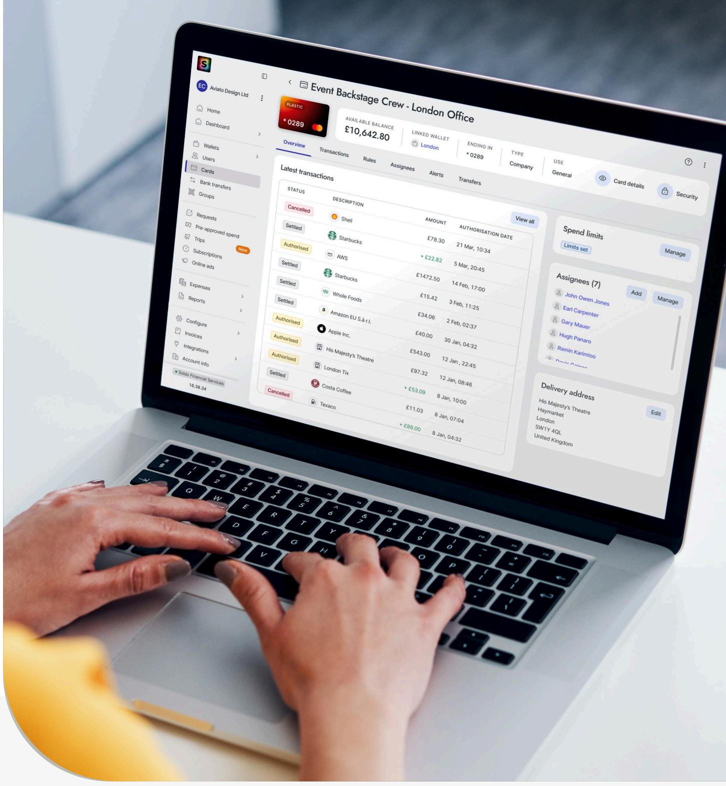
73%
% of finance leaders say AI usage and purchasing are not fully governed[2]

[2] Soldo's Productivity at Work 2026, n=450 finance leaders, UK and Italy
[3] Gartner, Top Insights on AI for CFOs

3 Build the data that automation and AI need

While fewer spreadsheets would be reason enough, the real value is in the data. Most finance teams piece together decentralised spend from bank statements and expense exports, but the data collected this way is not structured enough for predictive modelling.

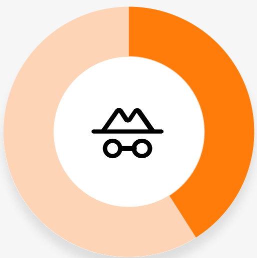
Soldo produces it structured from the start. It runs policy, payment and proof in a single financial flow, so every transaction is coded, attributed to a cost centre and matched to a receipt. This is the clean, real-time data AI-ready operations need. The platform works alongside your current systems, feeding into an ERP, an HR system and a BI dashboard. No rip or replacement required.



4 Stop out-of-policy Spend

All too often, company spend policies rely on employees remembering they exist. This results in finance policing spend after it has happened, chasing breaches instead of preventing them.

Soldo builds your rules into the system, which means control no longer depends on trust or memory. Finance can block spending by category, merchant or location, set limits per person, issue single-use or temporary cards for one-off needs and freeze anything suspicious. The card declines whatever falls outside the policy.



41%

of finance leaders say a lack of visibility increases fraud and compliance risk[4]

[4] Soldo/Censuswide research, 2026

5 Turn regulatory complexity into audit-ready evidence

The Corporate Sustainability Reporting Directive (CSRD) requires businesses to substantiate sustainability claims with verifiable financial data, and the more recent EU AI Act requires auditable records of AI spending.

Italy links VAT recovery and deductibility to transaction-level documentation.

France's business-to-business (B2B) e-invoicing mandate begins in September 2026.

Jurisdictions are moving at different speeds and in different directions, which multiplies the work for businesses operating across borders. Soldo logs each transaction to a cost centre and matches it to a receipt, building a compliant audit trail.

NHBC

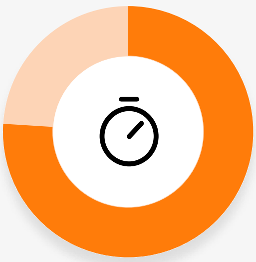
Construction | 1,400 employees | UK

Reimbursement at NHBC took six to eight weeks, with paper receipts frequently lost. Finance regularly reworked spreadsheets by hand. Now every transaction logs automatically to a cost centre with a mandatory receipt, and the data is clean enough to feed Power BI dashboards. Reimbursement is 86% faster – one week instead of eight.

6 Decentralise spend without losing control

When budget access is slow, people find their own way around the process. Around 60% of employees admit to bending rules or finding loopholes to access company money[5], which says more about the process than the people.

Dedicated budgets remove this. Businesses no longer need to choose between trusting people and controlling what they do. Teams can draw on money allocated to them when they need it, while finance retains overall control. With Soldo, every payment follows your rules, and every transaction is visible.



76%

of teams report missed opportunities because they could not access the budget in time[5]

BROOKS

Retail | 1,000+ employees | Seven European entities

Field employees at Brooks paid for company purchases with their own money. Finance only saw the spending once paper receipts were submitted. With Soldo, Brooks Running's seven legal entities now operate from a single instance, and its consolidated data feeds ESG reporting. Every employee receives a company card on their first day, eliminating the need for out-of-pocket payments.

[5] Soldo's Productivity at Work 2026, n=450 finance leaders, UK and Italy

7 Forecast using live data

Data is the backbone of any forecast. But when a portion of it is hidden until reconciliation, FP&A is stuck modelling cash requirements from data more than a month old.

Soldo shows decentralised spend when it happens – at team, department, project and entity level. Forecasts are updated continuously, so cash can be reallocated mid-cycle rather than waiting for the next review. And because data is properly structured, it feeds forecasting models.

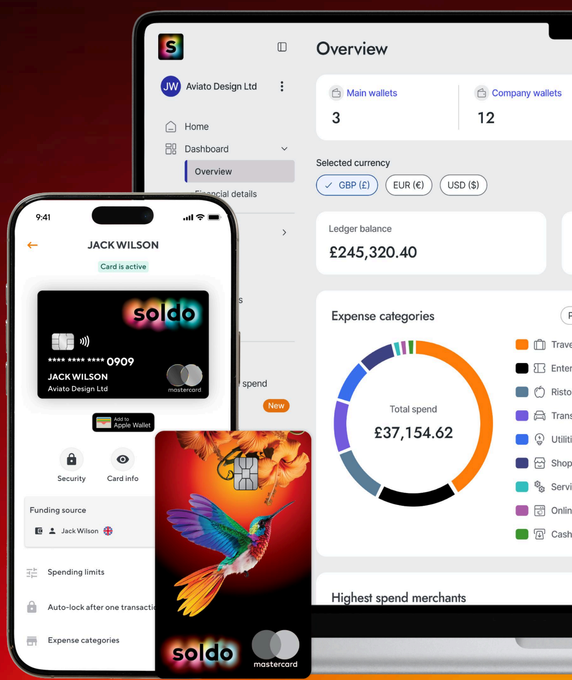
Can you afford not to govern decentralised spend?

CFOs cannot allocate capacity to the board's agenda when 60% of European finance professionals say their function is consumed by day-to-day demands[6].

"We've moved from 95% processing and 5% thinking to 50% processing and 50% thinking."
Rob Essex, Financial Controller, NHBC

When you govern decentralised spend, overspending stops and audit trails build themselves. AI costs can be tied to a return, freeing the finance team to focus on what the board wants to know.

[6] IDC, Soldo Vendor Profile, 2024



Book a demo

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