soldo
Liberate finance.
Accomplish more.

Decentralised spend: what it's costing your business

What is decentralised spend costing your business, and what would you get back by governing it? We look at the financial cost of leaving spend ungoverned and the return that real-time control brings to your bottom line.

The cost of leaving it ungoverned

Decentralised spend makes up 80% of transactions and 20% of total spend. For a 10,000-person enterprise, that's €100 million a year – and finance only sees it at month-end.

€100m
decentralised spend a year for a 10,000-person enterprise[1]

500-1,000%
how far initial AI cost estimates run over projection[3]

41%
finance leaders who say poor visibility raises fraud and compliance risk[2]

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

Where the cost comes from

When decentralised spend is ungoverned, the cost appears as overspend and risk. When it's governed with the wrong tools, the cost shows up as wasted time. Both apply across every type of decentralised spend

- **Travel and employee (T&E) spend.** Slow, cumbersome expense claims are the costs people notice. The more costly problem is that finance sees overspend at month-end, by which time it's too late.
- **Operational spend.** Fuel and frontline supplies rarely go through procurement, making it difficult to maintain continuous cost discipline.
- **Departmental spend.** Software subscriptions and AI tools are often scattered across cards and teams, leading to budget overruns and compliance issues.
- **Procurement's time on tail spend.** These small, frequent purchases weren't designed to go through procurement, so when procurement tracks and reconciles manually, it loses time to low-value, non-strategic work.

60%
European finance professionals who say their function is consumed by day-to-day demands[4]

The return on governing it

Governing decentralised spend pays back quickly. Forrester's independent study of Soldo shows how much.

358%
return on investment over three years[5]

80%
less time spent on reporting[5]

<6 months
payback period[5]

62%
less time spent on claims admin[5]

What the investment involves

Governing decentralised spend doesn't mean replacing the finance systems you currently use. Soldo is non-disruptive, working harmoniously alongside them.

- **No rip and replace.** Soldo works alongside your ERP, expense and HR system, so you keep what you already have.
- **Live in days.** Integration happens quickly because Soldo is built to fit your existing system.
- **Structured data from the start.** Each payment is automatically assigned a cost centre and matched to a receipt, providing finance with the data it needs for forecasting and AI.
- **One holistic system.** Soldo's payments and card issuing operate on its own regulated financial services platform, so the software, payments and controls live under one roof.

Meet the finance teams already doing it

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

NHBC
reimbursement 86% faster, from eight weeks to one

SOFIDEL
20 minutes saved on every claim

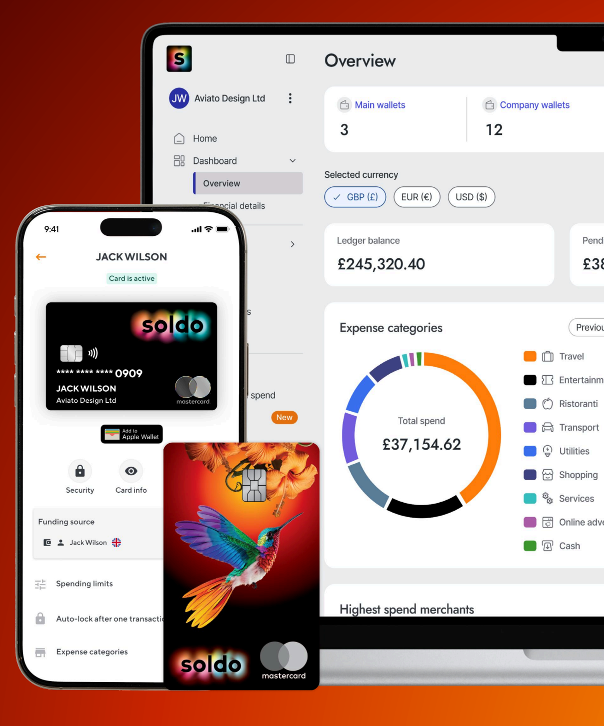
BROOKS
seven entities running on one system, with data ready for ESG reporting

Why businesses trust Soldo

- 25,000+ businesses in 31 countries
- Regulated by the Financial Conduct Authority (FCA) and the Central Bank of Ireland
- Principal member of Mastercard

[1] Source: McKinsey, Hackett Group and Boston Consulting Group. Illustrative benchmark at €250k revenue per employee
[2] Source: Soldo/Censuswide, 2026.
[3] Source: Gartner, Top Insights on AI for CFOs
[4] Source: IDC, Soldo Vendor Profile, 2024
[5] Source: The Total Economic Impact of Soldo, Forrester Consulting, 2023. Commissioned by Soldo.

See what governing decentralised spend could return for your business.



Calculate your ROI

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