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Accomplish more.

5 signs decentralised spend is costing your business more than you think

Businesses run on two types of spend. The first, managed by procurement, is strategic, with contracts and full controls. The second is decentralised, which is the everyday spending that keeps businesses ticking over. This could be travel and employee (T&E) purchases, such as plane tickets and per diem; operational spend, such as fuel and frontline supplies; or department-specific costs, such as AI tools and agency fees.

These payments are small in value, but together they make up around 80% of transactions and roughly a fifth of everything spent per year. For a 10,000-person enterprise, that's around €100 million a year.

Recently, boards have been asking why decentralised spend is managed differently from strategic procurement spend; why a fifth of total spend appears weeks after month-end. As the role of CFO becomes more complex, it's the CFO who must respond to these questions.

An ERP shows spend after it's happened and corporate credit cards allow unrestricted spending. Neither addresses the need for control – governance does.

Here are five signs you need to govern decentralised spend.

1 | It's a challenge to control budgets once they're set

Investors keep pushing for cost efficiency, so finance chases managers and departmental leads to ensure their costs stay within budget. However, a budget can't stop anyone from spending outside of it, and without controls, a payment goes through regardless of what the money was supposed to be for. Finance often finds out weeks after close, by which point it must manually reconcile the numbers.

Governing spend changes that. Soldo ring-fences money by team, project, location or cost centre. If a payment breaches the budget, Soldo declines the request at the authorisation stage, eliminating overspending and misuse. Every transaction is coded to a cost centre, so month-end closes faster too.

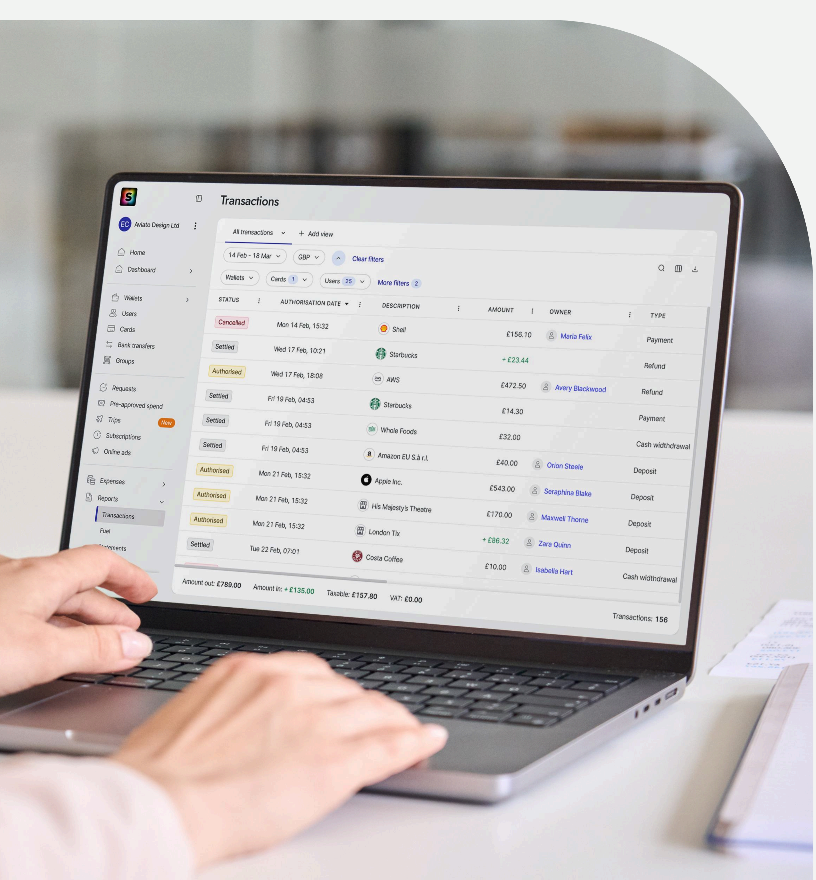
2 | You suspect there might be duplicate spending

Software subscriptions and AI tools are regularly purchased on different cards by different teams, so nobody has full visibility into what the business is using or paying for. AI makes this harder, with some tools charging by consumption and others by seat. The cost is scattered across cards, teams and supplier invoices. Gartner found initial AI cost estimates run between 500% and 1,000% over projections[1].

Duplicate spending is a symptom of a greater problem.

Soldo gives finance a holistic view of every card and subscription, so overlap is visible before it gets out of hand.

3 | You feel like you spend too much time on expense claims and reporting



Finance collects data from an ERP, expense tools and various spreadsheets before any real analysis can start. That manual gathering can waste days. Soldo's 2025 Productivity at Work research found that 66% of business leaders spend more than six hours a week on admin[2], which is time the CFO can't put towards the board's demands.

Forrester's independent study of Soldo found that a spend management solution reduced time spent on claims admin by 62% and reporting by 80%[3].

Soldo automates collection, coding and matching, so month-end takes a fraction of the time.

4 | You don't have a single source of truth

A single source of truth is what makes an accurate and reliable forecast possible. However, when budgets and spending exist in different places, it's impossible to see the full picture. This means finance has to work out decentralised spend from bank statements and expense reports, leaving FP&A modelling on incomplete data, which impacts capital allocation.

Soldo produces structured data at the source. Every payment is coded to a cost centre and matched to a receipt when it is made, so forecasts are built on real-time data. Finance also receives the spend data that AI-ready operations need.

5 | Your team waits a long time to get access to company money

In the current business climate, companies must operate competitively. When people don't have what they need to do their job, work slows down. Soldo's research found that 60% of employees admit to bending rules or creating loopholes to access company money[2]. Meanwhile, 76% of teams report missing an opportunity because they couldn't access company money in time[2].

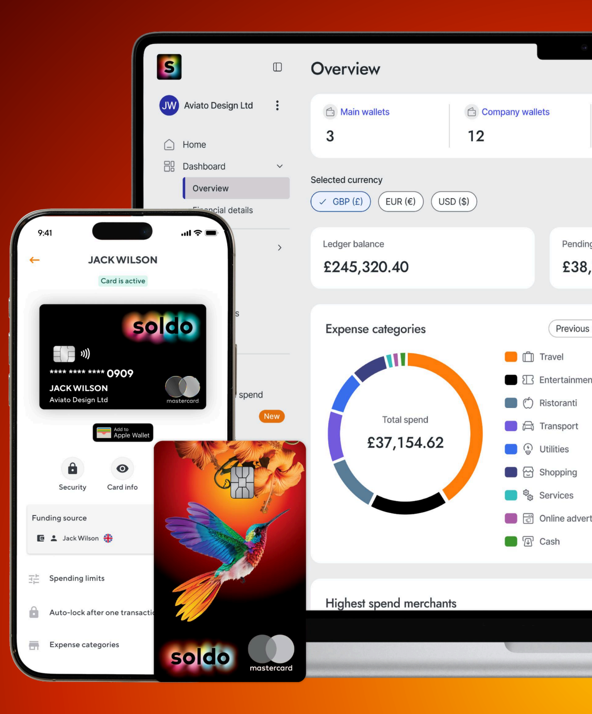
By drawing on agreed-upon and allocated budgets, finance maintains control and gets full visibility into spend. Employees get what they need without delay, allowing them to get on with the task at hand.

Sources:
[1] Gartner, Top Insights on AI for CFOs, https://www.gartner.com/en/newsroom/press-releases/2024-11-05-gartner-says-cios-need-to-overcome-four-emerging-challenges-to-deliver-value-with-artificial-intelligence
[2] Soldo Productivity at Work, 2026, https://www.soldo.com/en-gb/guides/productivity-at-work-2026/
[3] The Total Economic Impact of Soldo, Forrester Consulting, 2023, commissioned by Soldo, https://www.soldo.com/en-gb/guides/forrester-total-economic-impact-study/

The five signs point to one thing: decentralised spend that needs governance. Left alone, they lead to overspending, audit exposure, duplicate AI tools and a reactive finance team.

Soldo brings all five under control in one central place, working alongside your current systems rather than replacing them.

Soldo is regulated by the FCA and the Central Bank of Ireland and is a principal member of Mastercard. More than 25,000 businesses use Soldo to govern their decentralised spend.



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