

soldo

Liberate finance.
Accomplish more.

SAP Concur Partner

BLUEPRINT




Make expenses fair

HR's blueprint for better
business spend



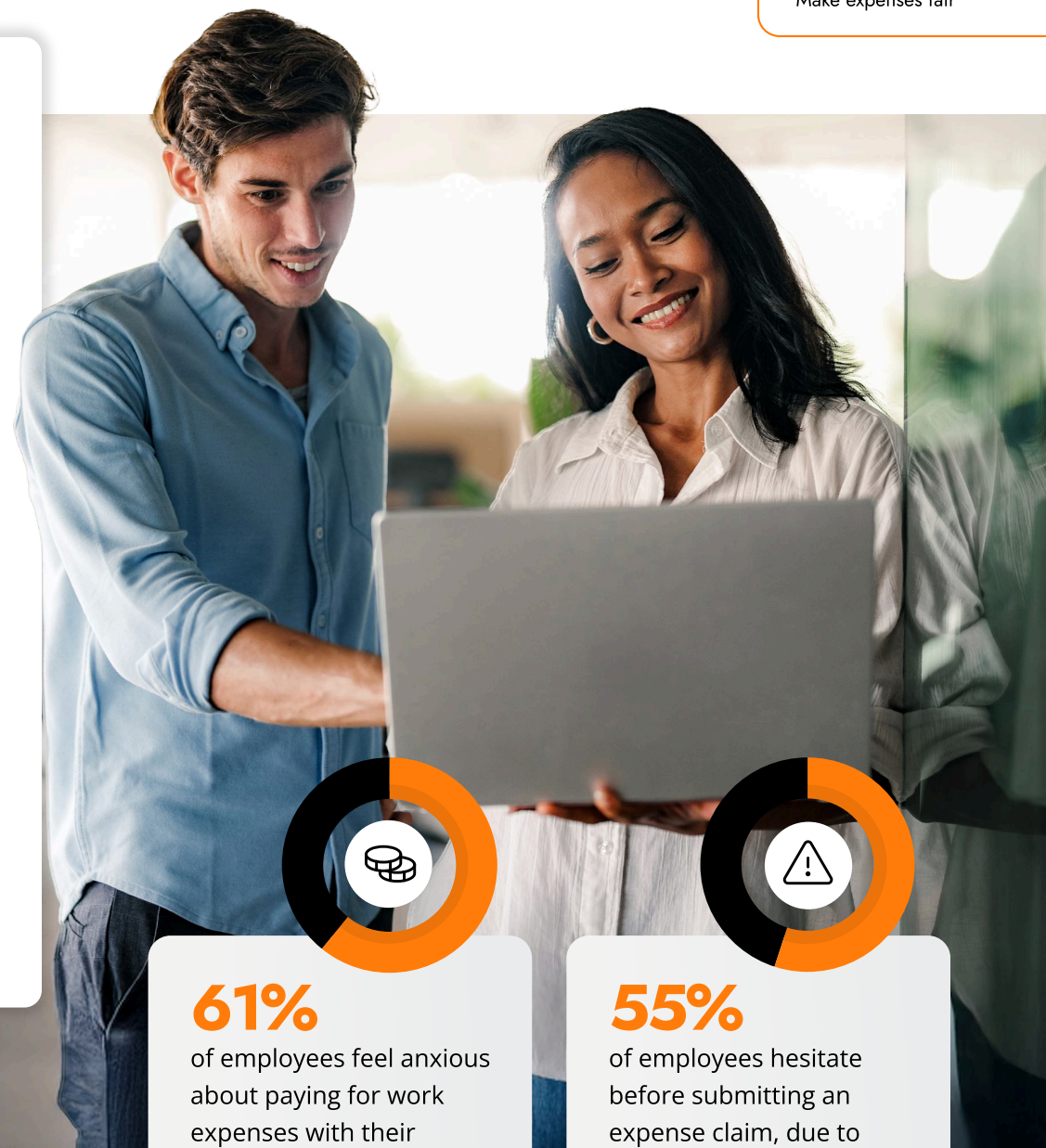
Stop expense issues from escalating

In HR, your goal is to shape a workplace where people can thrive. How your organisation handles expenses plays a key part in that experience. Even if your company uses SAP Concur to manage spend, relying on colleagues to fund payments with personal or company cards can burden them with unnecessary strain.

-  They're forced to pay out of pocket if using personal cards
-  They face frustrating delays waiting for company cards to be set up
-  The onus is on them to align with policy - or risk claims getting rejected

When processes don't run smoothly, it affects colleagues' satisfaction, productivity and even retention. In HR, you're often left dealing with the fallout.

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61%
of employees feel anxious about paying for work expenses with their own money¹



55%
of employees hesitate before submitting an expense claim, due to uncertainty around the rules¹

Make spend frictionless for all

Use Soldo with SAP Concur to put a prefunded, preapproved card in the hand of every employee, eliminating the need to pay out of pocket.

Soldo adds an intelligent payment layer to SAP Concur that seamlessly connects approvals with company cards. Instead of colleagues covering expenses on personal cards, they use Soldo cards embedded with your company's SAP Concur policies, with funds they can use straight away.



The result: expenses are simpler and fairer, while finance stays in control.



What is Soldo?

Soldo is a spend management solution that combines proactive controls with an intelligent, policy-driven payment system. As a SAP Concur partner, Soldo integrates directly with the platform to ensure every payment is controlled and aligned with policy. Avoid complex card setup processes and gain full visibility over expenses by replacing personal and company cards with cards that guarantee compliance across your business.

1 Swap personal and company cards for Soldo cards

Granting a request in SAP Concur automatically creates a Soldo card with the appropriate funds, so colleagues don't have to pay out of pocket.

1

2 Provide instant access to funds

Soldo cards are instantly issued to the appropriate employee, allowing them to buy what they need, when they need it.

2

3 Enforce spend rules automatically

Company spend rules are built into the cards, making it impossible to spend out of policy.

3

4 Take the friction out of expense submission

Colleagues capture and submit receipts on the spot via a user-friendly app, ready for review by finance.

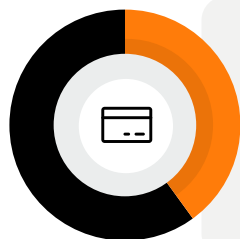
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SAP Concur + Soldo in action



Entertaining clients, without the expense drama

Sales manager Matt gets a call at 5:30pm from an important prospect who is only in town for one evening. He quickly books a table at a restaurant and covers the meal for himself, the client and a colleague, paying with his personal credit card because no company card is available.



40%

of employees say easier access to company money would increase productivity²

Without Soldo – delays and uncertainty

It takes a couple of months for Matt to submit an expense claim through SAP Concur, and the receipt is partially missing. Finance flags the claim because it's above the threshold for dinner expenses and lacks detail. Reimbursement is delayed, causing Matt to complain to HR that he is being penalised simply for trying to bring in business.



With Soldo – seamless spend

Matt pays for dinner using a Soldo card that is preapproved for client entertainment, with set limits and merchant rules. He captures and codes the receipt with the Soldo app, completing all the admin while the event is still fresh. No chasing from Finance, and no need for HR to be involved – except for recognising Matt's exceptional client management skills.



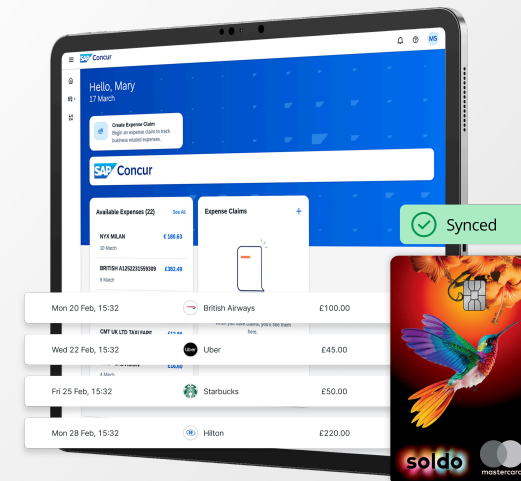


Take the stress out of business spend

Make business spending effortless for everyone. Use instant, prefunded Soldo cards with SAP Concur to end reimbursement delays, remove cashflow pressure from colleagues, and deliver a simpler, fairer spend experience across your business.

**Talk to us today to see
SAP Concur and Soldo in action.**

[Book a demo](#)



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