

soldo

Liberate finance.
Accomplish more.

SAP Concur Partner

GUIDE

Soldo + SAP Concur

Proactive control meets
seamless payments



Fix the gap in your spend control

As a SAP Concur customer, you'll value the control it gives you over expensing. The platform makes it simple to set spend policies, manage approvals and handle reimbursements, helping everyone be more compliant and efficient.

The problem? That control disappears when it comes to payments. When teams use personal or company cards, there's no way of enforcing your spending rules over the actual purchase. There's a giant hole in the middle of your spend control process, and it's breeding inefficiencies across the business – like slow approvals, noncompliant spend and budget overruns.

Introduce smarter payments with Soldo

Soldo integrates seamlessly with SAP Concur to add an intelligent payment control layer to your expense process. Unlike basic personal or company cards, Soldo cards embed your SAP Concur policies to guarantee compliance at the point of purchase, while delivering a smoother experience for everyone.

This guide shows you how it works.



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.

Traditional cards create friction

Most personal and company cards are fundamentally simple tools. They make payments, and that's it. That may seem like all you need for managing business spend, but you'll be familiar with the challenges.



Personal cards compel your staff to pay for expenses themselves, potentially putting them out of pocket if reimbursement is slow or claims are rejected



Corporate cards are time-consuming to set up, often issued only to a select few colleagues, and offer no incentive to complete expense reports on time



The big drawback with both: compliance only gets checked after spend happens. You're relying on teams to keep to the spend rules you set in SAP Concur, without any way to ensure that they actually do it

That has a ripple effect across your whole organisation.



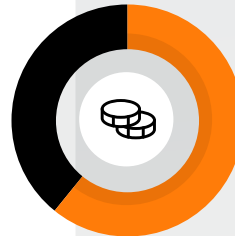
Finance gets stuck in reactive mode, chasing receipts to see what matches approvals and only catching non-compliant spend when it's too late



Travel, treasury and cash managers lack up-to-date visibility of travel spend, making budgets harder to manage and forecast



HR are left to deal with all the complaints from employees frustrated by waiting for reimbursement and being out of pocket just for doing their job

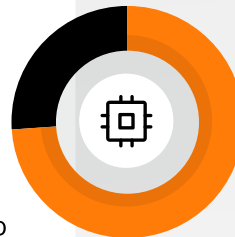


61%

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

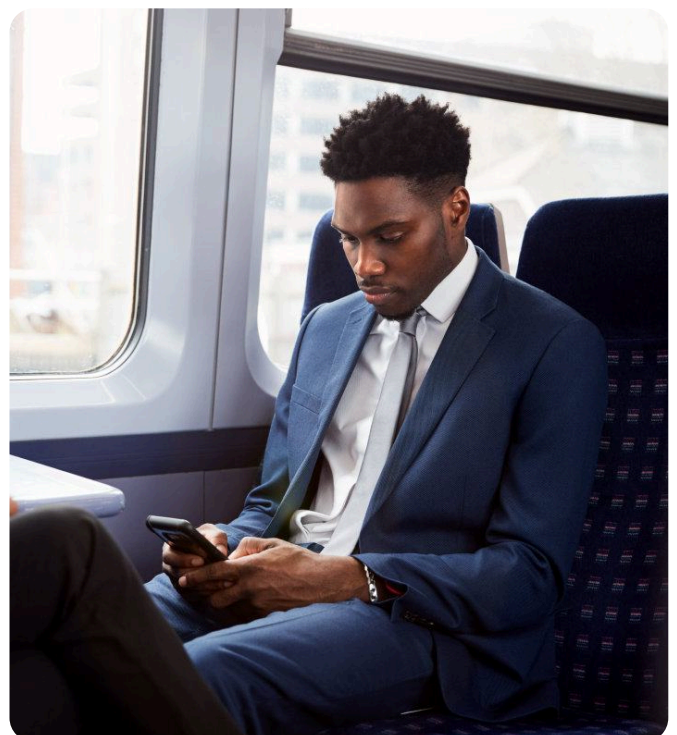
30 hours a month

Wasted by managers chasing receipts and approvals²



74%

of UK leaders worry about AI-generated fake receipts¹



Sources: 1 Blurred Lines: The Confidence Gap in Company Spending, Soldo
2 Tame Tail Spend: Putting the Pro in Procurement, Soldo

Connect policy directly to payments with Soldo

Traditional payment cards limit the value you get from SAP Concur. Replace them with Soldo cards and you strengthen governance with seamless, end-to-end spend control.

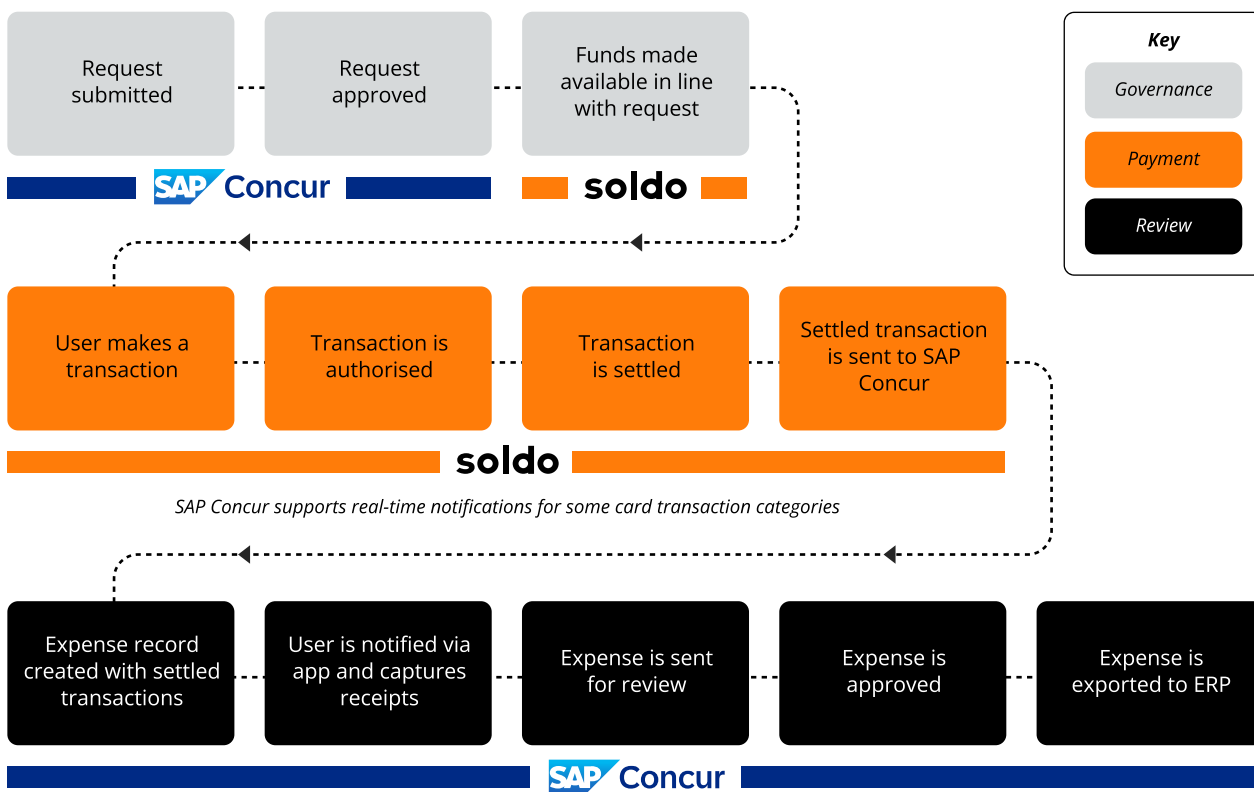
Soldo integrates seamlessly with SAP Concur to apply your spend policy directly at the point of payment. And because every transaction made with a Soldo card is synced with SAP Concur daily, you always have a fully traceable and up-to-date view of spend.

In a nutshell

Use SAP Concur to set spend rules. Use Soldo to make them unbreakable.



How SAP Concur works with Soldo

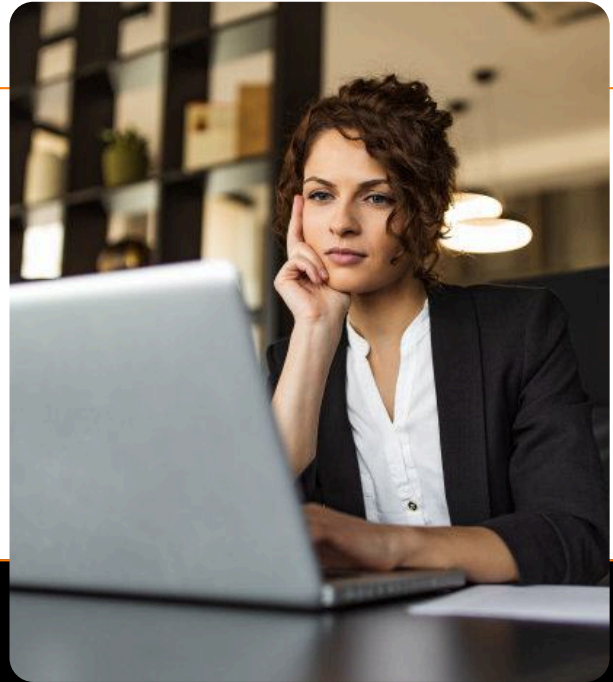
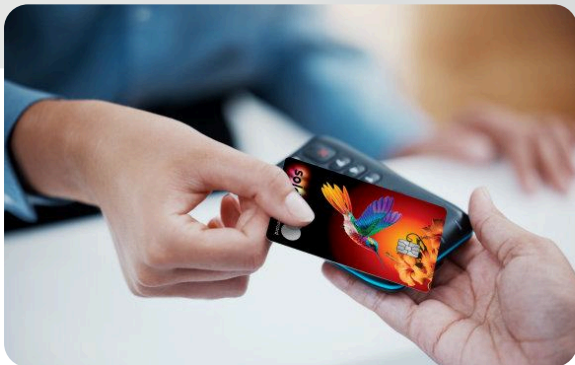


Stop reacting. Start controlling.

When you use Soldo cards with SAP Concur, spend is smarter and simpler for everyone in your business.

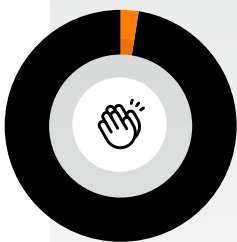
Make payments simple, not stressful

Banish the uncertainty and friction around expenses for everyone. Once a SAP Concur request is approved, colleagues have instant access to Soldo cards with the right funds for essential business items and services. No complex card setup process, no need for employees to front expenses with their own cash, and no wrangling over expense claims with the finance team – just the money they need to get on with their job.



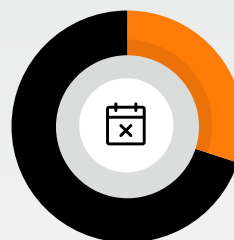
Example

Sarah wants to book a hotel for a last-minute client trip. She submits a request through SAP Concur, which gets automatically approved in line with company policy. A Soldo card is instantly funded for the booking, preloaded with the budget Sarah needs and in line with company policy. She pays directly with the card using her phone, finance doesn't have to chase receipts or worry about overspend, and Sarah doesn't have to wait to be reimbursed for a hefty hotel bill.



Only
2.6%
of expense claims are
approved immediately,

while



27%
take more than a month
to be processed³

Get ahead on compliance

Instead of reacting to policy breaches after they happen, extend SAP controls to the point of payment with prefunded Soldo cards that already have the rules built in. Streamline manual admin, reduce exposure to fraud like AI-generated receipts and simplify audit preparation by maintaining a continuous, easily visible audit trail.



Example

Tom, a finance manager, works in a company with a large field sales team. Previously, reps used corporate credit cards and submitted travel expenses weeks later, often with missing VAT receipts and unclear spend like taxis mixed with personal rides. Tom had to constantly chase paperwork and month-end reconciliation was chaotic. Now, each rep is issued a prefunded Soldo card with SAP Concur spend controls in place. Every transaction is automatically within the rules, categorised, receipt-matched and easily visible.



Example

Sofia is a regional finance manager for the UK, DACH and Nordics. Previously when she spotted a budget overspend, it was scattered across entities and cost centres and took days to pinpoint which team had driven it. With Soldo and SAP Concur, every transaction is now reconciled and mapped in real time by entity, cost centre and region. Sofia sees budget spikes as they happen, stops further leakage immediately, and saves time with significantly easier reporting and audits.

Keep control, however fast your team grows

View and manage your card ecosystem at any time directly from Soldo. Built-in workflows in SAP Concur automate the funding, defunding and closure of cards, allowing you to focus on running your business. Every transaction on a Soldo card reconciles, categorises and syncs directly into SAP Concur, making month-end simpler and less time-consuming, and giving you complete oversight of spend across entities, cost centres and regions.

7 signs you have a spend compliance gap

If you can answer 'yes' to any of these spend management challenges, it's time to take action.

1

Is month-end still a whirl of chasing receipts, reconciling spend and fixing coding errors?

2

Are you concerned about rising out-of-policy spend?

3

Do you only see employee transactions after the money's already gone?

4

Are gaps in your audit trail creating risk and extra work?

5

Do you struggle to provide stakeholders with spend data they can trust?

6

Are employees waiting too long to be reimbursed?

7

Do teams feel your company expense system is slow or unfair?

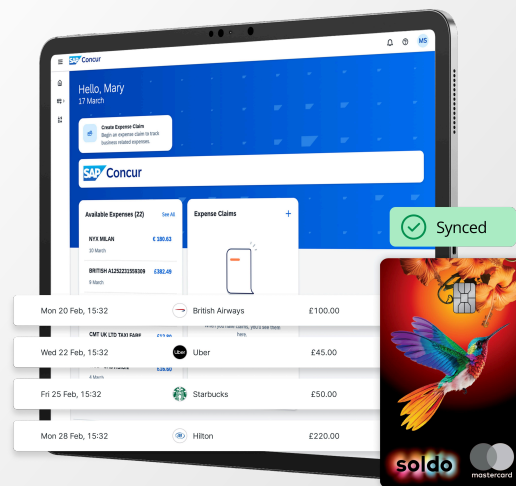


Ready to rethink your spend control?

Team Soldo with SAP Concur to eliminate the blindspots of traditional payment cards and unlock more value from your investment. Gain full control over every transaction, reduce friction for your teams and make finance simpler and faster for everyone in your organisation.

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

[Book a demo](#)



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