soldo

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Accomplish more.

SAP Concur Partner

How the Governed Payment Loop Works

Soldo and SAP Concur connect approvals, payments and data into one continuous closed loop

This hypothetical workflow demonstrates how SAP Concur and Soldo work together to connect approvals, payments and financial data into one governed spend journey. As an SAP Concur partner, Soldo extends SAP Concur workflows with proactive payment controls and real-time spend visibility.

SAP Concur	soldo	SAP S/4HANA	AI AGENT LAYER
Workflow, policy, approvals, expense reporting	Card issuance, payment execution, real-time data	General ledger, cost object posting, audit trail	Autonomous finance tasks running on clean data

SAMPLE COMPANY

650-person professional servicesfirm Operations in the UK, Germany, Italy. Runs SAP Concur for T&E and invoice management. SAP S/4HANA as ERP. 12-person finance team. 200+ active cardholders across 4 cost centres. Recently implemented Soldo as payment execution layer.

SCENARIO IN THIS WALKTHROUGH

Actor: Emma Chen, Senior Consultant, two payment requests

- 2 - day client engagement trip to Edinburgh (travel, hotel, meals, entertainment)
- Monthly SaaS subscription for project tool (virtual card, recurring)
- Both requests are approved via SAP Concur. Soldo governs everything downstream.

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Step 1 | SAP CONCUR

Request & Approval — SAP Concur Does What It Does Best

Emma submits spend requests. SAP Concur validates policy. Manager approves with one tap. Trigger fires to Soldo.

Step 1.1

EMPLOYEE — EMMA

Submits Spend Request in SAP Concur

- Two requests
- (A) Edinburgh trip with itemised line items—rail £140, hotel 2 nights £460, meals £80/day, client dinner £180;
- (B) Recurring SaaS subscription £85 /month. Cost centre CC-103, project P-2024-089.

cost_centre: CC-103 | project: P-2024-089 | policy: UK Travel v3 | budget: £1,200

Step 1.2

SAP Concur

Policy Validation & Approval Routing

SAP Concur validates against UK Travel Policy v3: hotel cap £250/night ✓, meal cap £40/day✓ , entertainment pre-approved ✓. Spend under £2,000 threshold—routes to L1 approver (James Patel, line manager) only.

policy_check: PASS | route_to: J.Patel/L1

Step 1.3

MANAGER — JAMES

Approves in SAP Concur App- Trigger Fires.

- James reviews both requests on mobile. Approves in one tap.
- SAP Concur status = APPROVED. Downstream integration event fires to Soldo via API. This is the moment the governance loop closes — approval and payment will now happen on the same governed rail.

TRIGGER → Soldo API | status: APPROVED | timestamp: 09:14

Key principle: SAP Concur configuration is unchanged. Approval workflows, policy rules, and budget hierarchies operate exactly as before. Soldo picks up the approved signal — nothing is ripped out or replaced.

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Step 2 | SOLDO

Soldo Auto-Issues Two Governed Cards — Policy Travels with the Money

No manual card request. No IT ticket. No expense advance. The cards exist because SAP Concur approved the spend.

WITHOUT SOLDO — THE BROKEN LOOP		WITH SOLDO — THE CLOSED LOOP
✗ Emma uses personal Visa, hopes to be reimbursed	VS	✓ Soldo receives the SAP Concur approval event via API
✗ Corporate card has no awareness of SAP Concur approval or cost centre		✓ Two cards issued automatically, each with pre-loaded rules
✗ Finance discovers spend weeks later, often miscoded		✓ Policy, budget, and cost centre ride with the card itself
✗ Approval existed in Concur. Payment happened in a vacuum		✓ Emma receives push notification: cards ready to use

STEP 2.1 — CARD A (TRAVEL)

SOLDO — PHYSICAL / VIRTUAL CARD

A - Edinburgh Travel Card Issued with Embedded Rules

Soldo activates Emma's physical card (or issues virtual) with a £1,200 wallet. Merchant category rules pre-applied: Rail ✓, Hotel ✓, Dining ✓, Entertainment ✓ (cap £180). General retail and fuel blocked. Card expires on trip end date. Cost centre and project code embedded at issuance.

wallet: £1,200 | cost_centre: CC-103 | expires: trip end | mcc_block: retail, fuel | mcc_allow: rail, hotel, dining

STEP 2.2 — CARD B (SaaS)

SOLDO — PHYSICAL / VIRTUAL CARD

(B) Recurring Virtual Card Issued, Merchant-Locked

A virtual card generated specifically for SaaS subscription. Recurring budget rule: £85/mo. Locked to SaaS merchant ID only — no other transactions accepted on this card number. Auto-renews monthly while policy is active. Auto-cancels on policy expiry.

wallet: £85/mo recurring | merchant_lock: MID | auto_cancel: on policy expiry

Soldo infrastructure note: Soldo holds an e-Money Institution license (Central Bank of Ireland / FCA-authorised). Cards issued directly on the Mastercard network — no third-party card scheme in the middle. Controls, data, and cards are all one system.

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Step 3 | SOLDO — MASTERCARD NETWORK

Spend Happens — Policy Enforcedat Point of Purchase

Emma is in Edinburgh. 4 transactions over 2 days. Each hits the Soldo rules engine in real time. The card makes decisions, not a spreadsheet.

TXN 1 - Day 1	TXN 1 - Day 2	TXN 1 - Day 3	TXN 1 - Day 4
Rail	**Hotel**	**Dining**	**Retail**
London to Edinburgh	Night 1	Client Dinner	Airport Gift Shop
£127	**£229**	**£174**	**£36**
Approved	Approved	Approved	Declined
trainline.com. MCC = Rail (4112). Within budget. Approved in <200ms. Wallet: £1,073 remaining.	Premier Inn. MCC = Accommodation (7011). Under £250/night cap. Approved. Physical Soldo card swiped at check-in. Wallet: £844.	The Witchery restaurant. MCC = Dining (5812). Within £180 entertainment cap. Approved. Emma adds note in Soldo app: "Client: Barclays x4."	WHSmith Edinburgh Airport.MCC = General Retail (5940) — not in permitted list. Card declines instantly. Emma uses personal card. System worked as intended.

Real-time visibility: Every transaction posts to Soldo dashboard in real-time. Finance Manager Rachel (London HQ) sees Edinburghspend live — no waiting for an expense report. Each transaction already carries cost centre, project code, and MCC from pre-set card rules.

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Step 4 | SOLDO → SAP CONCUR

Automatic Data Sync Back to Concur — Pre-Coded, Same Day

Transactions flow into SAP Concur automatically. Already coded, categorised, matched to original request. Finance doesn't touch it.

Soldo Transaction Data	→	Soldo Rules Enrichment	→	SAP Concur Expense Entry	→	Report Ready
Merchant · Amount · Timestamp · MCC		Cost Centre· Project · Category applied		Pre-coded · Auto-matched to request		Emma reviews and submits

Step 4.1

soldo — API PUSH

Pushes Transactions to SAP Concur Same Day

Structured data payload per transaction: merchant name, amount, date, MCC, cost centre, project code, card policy context. Pre-filled. No manual data entry required. Available in Concur within hours of each purchase.

expense_type: TRAVEL | cost_centre: CC-103 | policy: UK Travel v3

Step 4.2

SYSTEM — SAP Concur

Auto-Matches Transactions to Original Request

SAP Concur matches each Soldo transaction to Emma's original approved request. Hotel £229 → hotel budget line. Rail £127 → rail line. Client dinner £174 → entertainment line. Report is 90% complete before Emma opens it.

match_rate: ~90% | remaining: receipt photos only

Step 4.3

EMPLOYEE — EMMA

Adds 2 Receipts &Submits. Under 10 Minutes.

Emma receives Concur notification: "Your expense report is ready." Transactions pre-populated. She photographs 2 paper receipts not captured by e-receipt, confirms, submits. Total time: under 10 minutes. Previous workflow: 45+ minutes, 10–14 days late.

2 receipts added manually | report_submitted | time: <8 min

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Step 5 | SAP CONCUR → S/4HANA

Finance Review & ERP Export — Month-End Starts From a Clean Ledger

Rachel approves in 3 minutes. Data exports to S/4HANA already coded. No reconciliation fire drill. No chasing receipts.

Step 5.1

FINANCE MANAGER — RACHEL

Reviews & Approves Report in 3 Minutes

All transactions pre-coded to CC-103 / P-2024- 089. Blocked retail transaction noted as "declined at POS — no action needed." Zero coding errors to correct. Rachel approves. Standard SAP Concur finance approval workflow, no changes required.

report_approved | review_time: <3 min | exceptions: 0 coding errors

Step 5.2

SYSTEM — SAP CONCUR CONNECTOR

Exports Clean Data to SAP S/4HANA

SAP Concur runs standard SAP S/4HANA connector export. Because data arrived pre-coded from Soldo, GL posting is clean — all expense lines map to correct accounts without manual journal adjustments. Month-end closes on schedule.

gl_account: 6400 T&E | cost_object: CC-103 | posting: clean | method: standard SAP connector

Step 5.3

SYSTEM — SAP S/4HANA

GL Updated — Continuous Audit Trail

ERP records: Soldo card transaction ID + Concur expense report ID + original approval date + employee record + cost centre + project. The complete audit chain — from SAP Concur request to GL posting — traceable in one unbroken sequence.

audit_chain: complete | soldo_txn: SLD-UK-8837 | concur_ref: EXP-2024-5821

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Step 6 | AI AGENT LAYER

AI Agent Readiness — The Data Foundation That Makes Automation Possible

Rachel approves in 3 minutes.Data exports to S/4HANA already coded. No reconciliation fire drill. No chasing receipts.

AGENT 1

RECEIPT ANALYSIS AGENT

Auto-Validates Receipts vs. Transactions

Cross-references receipt images against Soldo transaction records.If amount matches within tolerance, auto-approved. Flags only genuine discrepancies for human review. Match rate: ~96%. Human review needed: ~4%.

match_rate: ~96% | human_review: ~4% | input: Soldo txn feed

AGENT 2

EXPENSE VALIDATION AGENT

Real-Time Policy Compliance Not Month-End

Runs policy compliance scan across all active Soldo transactions continuously — not at month-end. Flags near-cap and out-of-policy spend proactively before the report is submitted. Example: client dinner at 96% of entertainment cap flagged Day 2.

policy_pass: continuous | near_cap_flag: client dinner 96%

AGENT 3

CASH MANAGEMENT AGENT

Optimises Wallet Balances Across 200 Cardholders

Monitors unspent wallet balances in real time across all Meridian cardholders. Proactively reclaims idle budget from expired trips, reallocates to teams with active projects. Reduces working capital locked in unused card wallets. Enabled by Soldo's real-time feed — not next-month ledger data.

idle_reclaimed: ~£14k/mo | input: real-time Soldo feed only

Why this requires Soldo: AI finance agents need clean, real-time, structured spend data. If data arrives late, manually coded, or with gaps from out-of-system payments — agents produce unreliable outputs. Soldo is what makes the data agent-ready.

<3 days	0 errors	AI-ready
Time from existing SAP Concur setup to live Soldo integration	GL coding mistakes from this expense cycle — pre-coded at card issuance	Finance agents now operating on real-time structured data — not manual exports

Could this AI-ready workflow be yours?

If your organisation runs SAP Concur and pays on personal cardsor traditional corporate cards — the approval loop is open. Soldo closes it.

Your existing SAP Concur configuration stays intact. No rip-and-replace. Live in 3 days.

- No rip-and-replace
- Works in your Concur instance
- Live in 3 days
- Policy travels with the money

Gain full visibility and control over expenses, without adding any operational complexity. Start using Soldo with SAP Concur to eliminate manual admin, guarantee spend compliance and deliver a faster, smoother expense experience for everyone. To see SAP Concur and Soldo in action, book a custom demo.

Book a demo

Visit **www.soldo.com** for more information

Composition: Garrett Astler / ClearlyKept · Design: Soldo