

soldo

Liberate finance.
Accomplish more.



From reimbursement
to real-time control:
How people like you
are transforming T&E



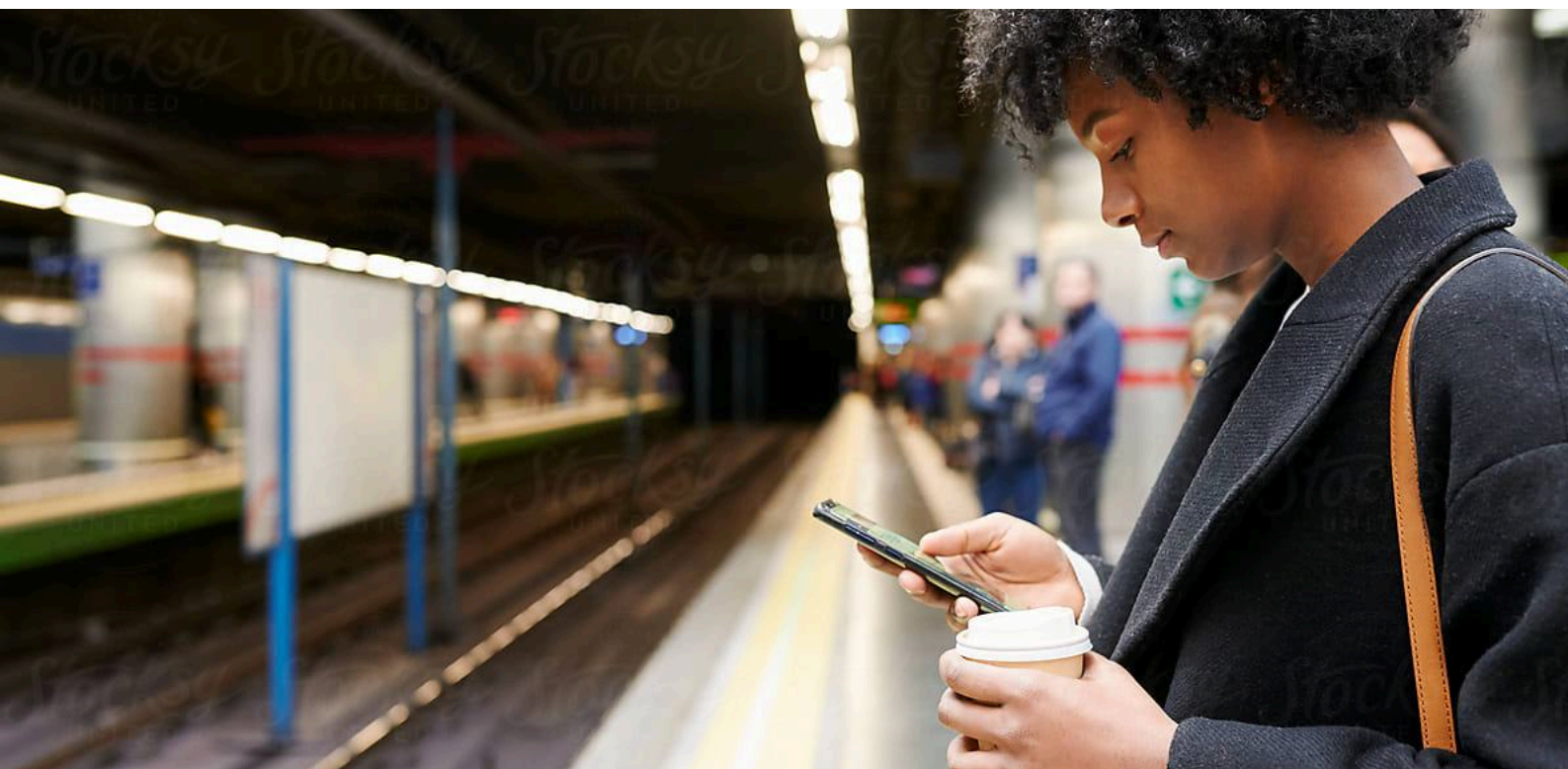
Modern businesses need modern expense processes

As your organisation grows, so do your travel and expenses. More people and more spending are a sign business is booming – but they can also mean escalating admin for finance teams, alongside a greater need for visibility and control.

If you're still relying on slow, paper-based systems to manage spend, these processes can quickly become a bottleneck. Chasing receipts, reconciling expenses and processing claims manually creates unnecessary friction, just when your business needs to move faster.

Modern businesses are taking a more proactive approach. Whether rolled out as a standalone system or alongside your existing T&E solution, such as SAP Concur or Zucchetti, people like you are moving from a reactive process to a system that truly reflects the dynamic nature of modern T&E.

We asked our customers how they've transformed T&E into proactive and controlled spending. Here, we've compiled their insight to show you what's possible when finance is empowered to lead, not just process.



End the month-end chaos

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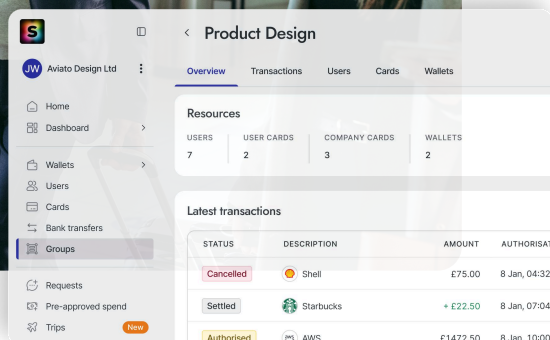
From a finance perspective, the increase in visibility and efficiency has been one of the best parts. It reduced the time required per transaction, and access to real-time data means we know what is being spent and where. ”

Joanne Way, Director of Finance, Drive Wales

Growth can quickly expose the cracks in your systems. More employees on the road, more departments, more projects and more spending across multiple locations all put pressure on processes built for a smaller business.

Then there's the day-to-day pain of chasing receipts and reconciling expenses that arrive long after the month closes. Train tickets, hotels, client lunches – they all seem minor until they start piling up across different departments, projects and locations.

Without the right tools, visibility suffers, and finance is left to manually reconcile bank statements with expenses. And that makes it harder to spot issues, enforce policies or stay on top of budgets.



Gain total visibility and agility

Finance teams like yours are proactively managing T&E using pre-approved payments to stay ahead of the mess.

A spend management system like Soldo lets you approve payments ahead of time for complete control and visibility of company spending. It automatically links transaction data – such as amount, merchant and category – from a company card to the expense submission process. You can monitor spending across your teams, projects and cardholders from a single platform, eliminating guesswork and catching issues early.

Payment cards automatically capture and categorise every transaction, so you don't have to wait until the end of the month to see how much has been spent, making end-of-month reporting an easier time with fewer surprises.

With a live view of every transaction, you can step in before policies are broken or budgets go off course. You spend less time hunting for receipts and more time guiding the business towards growth.

Finance teams using Soldo spend **80% less time** on reporting and reconciliation, because when data is clean and timely, there is no need to chase it.

Eliminate out-of-pocket spending

“

Our travellers need an agile payment tool, and the Soldo card really helps us with that. I see significant advantages: instant notifications, receipt scans, and expense categories allow us to constantly monitor budgets and intervene promptly.”

Roberto Mazza, Director, Biesse

Outdated reimbursement processes are still common and create a frustrating experience for everyone involved. You've seen it too many times: employees bearing costs, holding on to physical receipts and waiting weeks for payback. Finance teams chase documents and correct the errors long after the spend. It's inefficient and unnecessary.

Empower employees with a better spend experience

Replace legacy processes with convenient company cards with built-in rules.

Issue a payment card like Soldo to each employee or team, pre-approve spend and set clear limits. Employees pay with company money instead of their own and transactions are logged automatically.

If you're already using a system to manage T&E – like SAP Concur or Workday Expense – Soldo cards extend your control to the payments themselves. They integrate seamlessly to apply policy where it matters: right at the point of purchase.

Thanks to automated receipt capture in the Soldo mobile app, employees take a photo when they make a purchase and move on. The result? Teams using Soldo spend 50% less time managing expenses and finance reduce reconciliation admin by 90%. Month-end closes faster. Everyone wins.



Take the brakes off business travel

“

You can create company cards for department or project spending, but you can also give individual cards to staff who travel often. Soldo supports different currencies, which is a bonus, especially abroad. ”

Giovanni Grassi, Corporate Finance Manager, Trevi Group

Managing mobility and fuel spending can be a logistical challenge. Fuel expenses happen across different locations, petrol stations and vehicles – often with little visibility or control. Paper receipts pile up or get lost, and finance is left deciphering payments at the end of the month, when bank statements are finally available or employees submit their expenses.

If you're relying on paper receipts or chasing employees after the transaction, it's almost impossible to get a clear view of what's being spent, and that slows everything down.

Stay ahead on mobility costs

With proactive control of mobility expenses, business moves faster.

Soldo's universal fuel cards allow employees to fill up at any petrol station – no need to rely on specific networks or carry cash. You assign a card to each vehicle, driver or location, pre-approve fuel spend and set rules, such as the category or even the time of day.

You see every transaction as it happens, so there is no confusion or delay.

Finance teams using Soldo reduce reconciliation time by up to 80% by tracking spend as it happens and integrating with existing accounting tools.



Create a company card

1 Type 2 Link wallet 3 Assign 4 Review

Card format

☒ Plastic card Delivered in 5-8 days £5.00	☐ Virtual card Available to use instantly online £1.00	☐ Google card Available to use instantly online £5.00
☐ Fuel card Delivered in 5-8 days £5.00		

Delivery address

Soldo Software Ltd,
North West House, 119 Marylebone Rd
London
NW1 5PJ
United Kingdom

Card name *

Max 20 characters. Printed on the card

Additional text

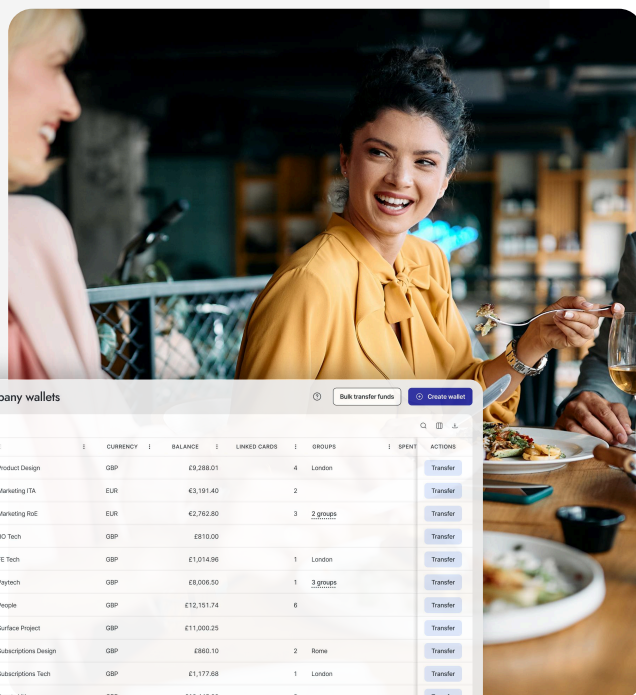
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Make T&E work for your growth

Managing travel and expense spend might not be glamorous, but getting it right makes a big difference. With a spend management platform like Soldo, finance teams take proactive control of T&E processes and bring them up to speed with how decentralised spending works today.

Soldo offers a proactive system of approved payments, meaning the end of reactive reconciliation. Instead of chasing receipts and fixing errors at month-end, you get real-time visibility. Instead of relying on shared credit cards or manual approvals, you get dedicated cards with pre-approved spend, built-in rules and policies. Instead of firefighting, you move ahead admin-free and insight-rich.



Company wallets

NAME	CURRENCY	BALANCE	LINKED CARDS	GROUPS	SPENT	ACTIONS
Product Design	GBP	£9,288.01	4	London		Transfer
Marketing ITA	EUR	€3,191.40	2			Transfer
Marketing RoE	EUR	€2,762.80	3	2 groups		Transfer
SD Tech	GBP	£9,10.00				Transfer
FE Tech	GBP	£1,014.96	1	London		Transfer
Paytech	GBP	£8,006.50	1	3 groups		Transfer
People	GBP	£12,151.74	6			Transfer
Surface Project	GBP	£11,009.25				Transfer
Subscriptions Design	GBP	£860.10	2	Rome		Transfer
Subscriptions Tech	GBP	£1,177.68	1	London		Transfer
Events UK	GBP	£10,446.00	3			Transfer
Events EU	EUR	€10,852.90	4			Transfer
HR ITA	EUR	€9,782.60	2	Milan		Transfer

Soldo: the platform for modern spend management

Soldo doesn't just simplify T&E. It transforms visibility and control in every area of business spend.



Make day-to-day spend seamless

Remove the bottlenecks in everyday spending with policy-based card controls and automated workflows.



Empower departmental spending

Eliminate cumbersome POs for smaller, routine purchases, allowing teams and projects to move faster.



Control the subscription sprawl

Improve visibility of subscriptions and SaaS licences, helping you spot duplicate licences and avoid wasted spend.



Keep payments traceable

Recover every penny of VAT you're owed, with digital receipt capture, automatic categorisation and a complete audit trail for finance.

Businesses like yours are proactively transforming T&E with Soldo.

Are you ready to see how?

Book a demo

Visit soldo.com for more information

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