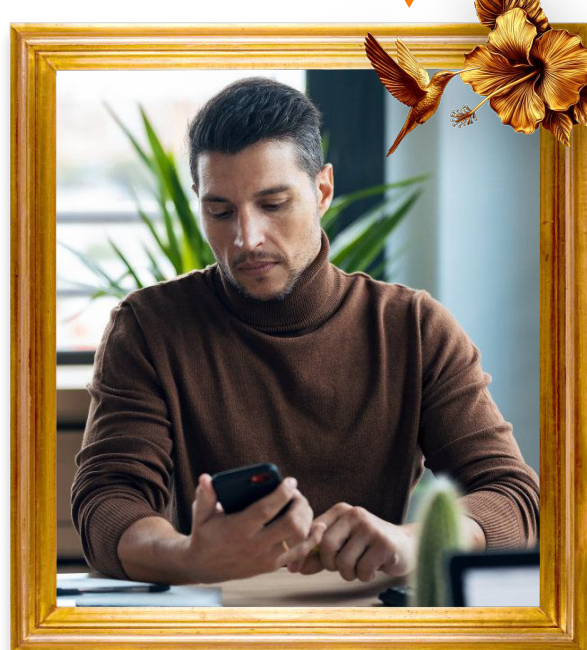


The hidden cost of traditional T&E management

As businesses grow, outdated T&E processes become harder for finance teams to manage. If these frustrations sound familiar, it could be time for a smarter approach.

"I spend half my week chasing receipts."



The problem

Chasing employees for missing receipts and checking claims manually eats up hours that you could be spending on strategic tasks.

The solution

Use a spend management platform like Soldo with a mobile app that prompts employees to capture receipts at the point of purchase, automatically matched to the right transaction.

The benefit: Less chasing and a faster month-end.

1

2

"We have a policy, but we can't make people follow it."

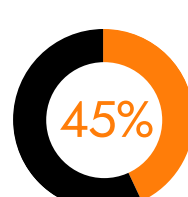
The problem

Frequent changes to expense policies can leave employees unsure of what's allowed. By the time out-of-policy purchases are caught, the money is already spent.

The solution

With Soldo, spend rules are built into the cards themselves, whether physical or virtual. Set limits by employee, team or category, so out-of-policy spending is prevented before it happens.

The benefit: Spend rules that enforce themselves, so you don't have to.



45% of UK finance leaders frequently experience issues at month-end, such as surprises and overspends

Source: Soldo: 9 Challenges Solved by a Progressive Finance Mindset

"Every audit feels like a scramble"



The problem

When expenses are managed manually, audit prep means trawling through spreadsheets, chasing receipts and piecing together a picture of who spent what, when and why.

The solution

With Soldo, every transaction is logged, categorised and stored with its receipt, so when an audit comes around, the work is already done.

The benefit: A clear audit trail of every purchase.

3

"How can I forecast next quarter's spend when I don't even know what's been spent this week?"

4

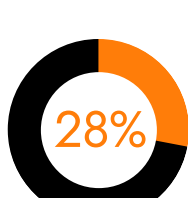
The problem

Without real-time spend visibility, you're always working with incomplete data. By the time expenses are submitted and processed, it's too late to act on what you're seeing.

The solution

Soldo provides a live view of every transaction as it happens, with spend categorised and visible across teams, budgets and cost centres.

The benefit: Complete visibility, real-time control and improved forecasting.



28% of UK finance leaders want to improve forecasting accuracy

Source: Soldo: 9 Challenges Solved by a Progressive Finance Mindset

"Why am I taking the heat for a broken process?"



The problem

Lengthy approvals and slow reimbursements frustrate employees and create extra work for finance – who often get unfairly blamed for a flawed process.

The solution

Automated approval workflows in Soldo route requests instantly and apply rules without manual intervention, while prefunded company cards eliminate reimbursements altogether.

The benefit: Company cards preloaded with funds.

5

"We know we're losing VAT, but we can't prove what we spent."

6

The problem

To reclaim VAT on business expenses, you need valid VAT receipts or invoices with the correct tax split. No records, no refund.

The solution

Soldo reduces missed VAT recovery opportunities by keeping expenses correctly documented, accurately categorised and supported by a clear digital audit trail.

The benefit: Boost your bottom line by claiming every penny of VAT you are owed.



£19 billion lost by UK companies every year in unclaimed VAT

Source: Soldo and Coleman Parkes Research, A brighter future: better spend controls key to pandemic recovery, 2021. Research conducted in November 2020.

Modernise T&E and more

Employee expenses are only one part of the spend challenge. With Soldo, finance teams get the visibility, control and automation to manage spend across the whole business – from T&E to operational costs – with confidence and complete oversight.

[Find out more](#)

"It's so easy to manage company spending and see everything in real-time. I can set rules that control who's allowed to do what, set up automatic instant funding to maintain budgeting, and disable particular expense categories or geographical locations."

Gianmichele Zappia
GetYourGuide

