



Buyer's Guide

# **10 Considerations for Deploying a Global Expense Management Solution**

## Global organizations need global solutions

It's critical when considering an expense management solution to assess how well it will handle an organization's current and future international requirements. Whether staff from headquarters frequently travel overseas, or if there are multiple offices across several different countries, a global expense management solution must be able to accommodate a broad range of currency, language, security and compliance, and taxation issues.

All business expense solutions can effectively handle single-country expense reporting for small groups. However, mid-size and large organizations with sophisticated and complex expense management requirements need to carefully check that potential vendors can deliver a solution that will fit the organization's specific needs, now and in the future. The requirements for a truly global solution may start at the number of languages and currencies handled, but go far beyond that to areas ranging from product support to international taxation compliance.

This guide looks at 10 of the most pressing considerations for global organizations when selecting and implementing a travel and expense management solution, and how these impact the organization.

## 1. Implementation

Even the greatest solution offers no benefits until it has been rolled out to end users. It's therefore essential that your expense management solution can be rolled out quickly, efficiently, and without requiring endless amounts of your finance or IT's teams time and effort – and across every market where you operate. Clear benchmarks need to be set for the deployment, to ensure that implementation doesn't drag on and risk failing entirely.

Lengthy implementations are not only frustrating to endure, but they can also be expensive. If a vendor requires a variety of “consultancy fees” in addition to the core implementation price, the solution could quickly lose its luster – even before your team is using it.

*Chrome River proof point:* Chrome River works with each customer to create a solution configured to meet the organization's specific needs. Our “Assured Success” setup services ensure a smooth, successful implementation. Chrome River's experienced project managers have technical backgrounds and are trained in-house, receiving continuous follow-up training.

Our project managers understand your internal financial requirements and goals. They meet with your team to thoroughly discuss specific needs, inform you on best practices, proactively develop solutions and completely configure and set up your system for live operation rollout. Our implementations don't start with a blank whiteboard because Chrome River was built and ready to be configured to your organization's needs. This speeds up the process and allows system testing to begin within days.

## 2. Flexibility and Endless Configurability

Just as no two organizations are identical, no two companies' expense management processes are the same. Large companies often have very specific requirements for their expense management solutions, with complex business rules, and custom workflows and processes being the rule more than the exception. It's critical that your expense management solution has the flexibility and configurability to work with your organization's individual needs. Trying to shoehorn different companies' unique needs into the same solution with a one-size-fits-all approach simply won't give you the capabilities that your organization requires.

*Chrome River proof point:* Chrome River works closely with its customers to configure the solution to fit the exact requirements of every single customer. This ensures that your business rules and workflow work exactly as you need them. In addition, our agile development methodology means that we are continually enhancing the solution, allowing us to roll out updates every two weeks that are available when you are ready to deploy them. If your organization has a very specific requirement, our customer support and development teams will work closely with you to configure a solution for you – and roll it out rapidly.

## 3. Support for Multiple Currencies

To provide accurate reimbursements regardless of the traveler's home currency and also limit organizations' exposure to exchange rate fluctuation, the expense management system must ensure that foreign currency transactions are reimbursed using the same exchange rates at which they are incurred. Although most major currencies do not typically see major swings over the course of a 1-2 week period between expenditure and reimbursement, the possibility of this across hundreds or thousands of users, with dozens of currencies, could lead to an unacceptable level of exposure.

In order to achieve this, it's important that your expense management solution incorporates a *real-time* currency exchange rate feed, so that all expenses are automatically converted to the user's "home currency" on the day that the expense is incurred.

*Chrome River proof point:* Chrome River currently provides expense reimbursements for travelers in over 90 "home currencies." Our solution enables transactions from multiple currencies to be submitted on a single report, and allows reimbursements to be made in several currencies. We currently support 183 global currencies and we handle more than 40 different international tax jurisdictions' requirements. Daily exchange rate values for all 183 currencies are imported from xe.com and stored in the system so that the correct exchange rate applicable to the date of the expense will be available to be applied to each line item.

## 4. International Taxation and Compliance

Submitting and reimbursing expenses across the globe requires the ability to comply with local tax requirements. If your organization confronts any of the VAT, GST, PST, HST, QST, or FBT rules, or any other international tax requirements, you must ensure that your expense management solution can increase compliance through validation checks at the time of data entry, via capture of tax data on receipts (using OCR), and through its reporting capabilities. This will streamline the process and minimize the amount of manual intervention required.



*Chrome River proof point:* Chrome River can manage any tax jurisdiction that is needed globally, including the UK, all of Europe, and countries on all six inhabited continents. The Chrome River business rules engine enables us to ensure that our solution can address all tax requirements in any global jurisdiction – we have full sales tax configuration for more than 40 countries. A typical global customer of Chrome River will have operations in at least 20 countries, multiple general ledgers to allocate expense items to, multiple languages, and will require strict compliance to their own unique interpretation of local regulations.

To meet all these requirements, our implementation services teams design region, country and even location-specific compliance rules, user interfaces, and expense item screens. We offer taxation templates for all countries where we have users. These templates can then be modified to meet local needs or company-specific requirements. These templates are all maintained by Chrome River and adding VAT jurisdictions does not require programming or customizations. Our country / jurisdiction “baselines” also include specific expense types for personal vehicle reimbursement, per diem (U.S., German, Mercer), and fringe benefit tax, as examples.

To illustrate this, mileage reimbursement calculations in France, Germany and the U.S. all require different parameters to calculate the proper reimbursement; meals for client and staff entertainment always require different tax treatment (e.g. Australia Fringe Benefit Tax vs. UK VAT rules); and GSA per diems do not have the same tax implications as those pertaining to “per diem” in Germany.

## 5. Reporting

Reporting is an essential element to any global business solution. Accessing accurate information and providing complete visibility across the organization is a must for any successful enterprise implementation. A common problem for many organizations is managing this type of big data with a shortage of business analysts. Any reporting system must therefore be flexible enough to manipulate data quickly and efficiently, robust enough to perform complex queries and straightforward enough for data to be easily viewed and interpreted in the visual interface.

*Chrome River proof point:* Chrome River DATA EXPLORER provides a technical leverage that makes analysts more effective and therefore efficient. The tool provides high speed queries that help the analyst find the patterns in the data in an easily understandable visual interface. Chrome River ANALYTICS provides customers with a further business intelligence reporting tool that is both robust and highly configurable, and powered by a series of reporting objects. These objects contain pre-built joins for easy design and embedded row-level security. This enables the analyst to schedule one global report where each user will only be able to view the data they are allowed to see.

## 6. Mobile Access

Business travelers are increasingly moving away from bringing laptops on trips, with tablets or even smartphones becoming the primary device they use for both communicating and working while on the road. It's therefore essential that your team can both submit and approver expenses without the need to log on to a laptop. This doesn't just mean that you need to look at a SaaS platform, but you need to ensure that the application can work as well on any device or screen size.

If your company has a BYOD policy for smartphones and tablets, you should also consider how the solution will work across different platforms and devices. If it needs an app to access the solution, how does the functionality compare to the native version, and do different platforms (iOS, Android, Windows, Blackberry) all have an app with the same functionality, or do they work differently?

One way around this issue is to use a solution that doesn't require an app for mobile access, with a native (SaaS) solution that has the same look-and-feel and functionality.

Ask your proposed vendors if they offer responsive design and web apps, which give you the best possible user experience across every device and platform.

*Chrome River proof point:* While many expense management solutions offer an app for accessing the solution while on the road, these are often stripped down and offer limited functionality, and the look-and-feel of the app often differs significantly from the main solution.

Chrome River avoids this issue by offering a solution that provides the same look and high level of functionality, regardless of what device or platform it's accessed from. Chrome River MERCURY was specifically designed with the global mobile employee in mind.



By developing the solution with HTML5 and responsive web design (RWD) technologies, we've been able to completely do away with the need for mobile apps. MERCURY is a browser-based solution that delivers the same experience for users on their smartphones as on their desktops, so your globetrotters won't have to wait until they are back at their desk before submitting their expenses or approving others.

In addition, Chrome River was built using single page architecture (SPA). This means that much of the processing is done on the device's browser, and there is very little data transferred between the device and the server. For the global traveler, the benefit of this is that it requires very little bandwidth to work, so if your team is traveling to a location where mobile internet access is slow or expensive, they can still create their expenses with no worries.

## 7. Worldwide Customer Support

While many employees of global organizations will possess at least a basic grasp of English, it's likely that many of them would prefer to work in their native languages. To minimize confusion across the organization and provide an optimal user experience for international employees, you should ensure that the solution is available in the native language of most of your team.

Product support is another consideration. Is the solution straightforward enough that your organization's in-house administrators can provide everyday support for your users, or do almost all issues require a support ticket with the vendor? If you require support from the vendor, in what time zones and languages is support offered?

*Chrome River proof point:* The Chrome River solution is currently offered in all major global business languages, enabling us to support end-users in more than 90 countries worldwide - screen labels, error messages, and all user text are provided in all of these languages. The system supports the ability for an unlimited number of languages and terminologies to be used throughout the system and we are continually adding support for new languages within the solution. If your organization requires a specific language that we do not yet support, any new language (Unicode or non-Unicode) required can be available within eight weeks.

Chrome River offers 24/5 multilingual phone and email support for administrators, and the online help within the system provides easy-to-follow tips for all key functions, for end users.

## 8. Training

Training your team on your expense management system – both at the outset of the relationship and also onboarding new hires – is essential both to help users maximize the solution’s benefits as well as to keep support calls to a minimum. However, the solution shouldn’t be so difficult to use that you need to have your vendor come on-site (at a cost) to train your team. Not only does this become unsustainable for new hires, but a complex solution is easily forgotten, especially for team members who don’t frequently submit expenses.

Ask if the solution is intuitive enough that your administrators and team leaders are able to train the teams themselves, or do you need to bring in your vendor each time to conduct training? If your organization operates across several different markets in several languages, it could become a time-consuming and expensive process if you need to engage the vendor’s trainers each time. Straightforward interfaces and drag-and-drop functionality are easy to understand and easy to remember.

*Chrome River proof point:* The Chrome River Expense system is extremely intuitive, easy to use, and requires very little end-user training. Our “train the trainer” approach is to train and assist the internal project team in devising a customized training plan that focuses on each company’s unique business rules, routing processes, and expense methods. Our online help offered within the application features both written and video tutorials that explain how to perform various functions. Chrome River University offers an ongoing selection of live webinars for introduction to certain modules and features and advanced instruction for administrative users.



## 9. Value-Driven Approach

A global solution doesn't have to come with an earth-shattering price tag. That doesn't mean that you should look for an inexpensive solution, but one that doesn't gouge you at every possibility and add on enough charges to make your hair stand on end. On top of the core pricing for the solution, implementation and training, what else are you charged for? While many vendors offer things such as pre-approvals, OCR capture of receipt data, and ad-hoc reporting, what they often fail to mention is that this isn't included in the core package and needs to be purchased on top of the monthly subscription fee. For large, global organizations with many thousands of users, these additional fees can soon add up. And the nature of organizations is that they change and evolve. You need a solution that can be easily modified and configured, as your business changes.

*Chrome River proof point:* Chrome River offers the best price to value in the industry, with a straightforward, transparent pricing structure. This transparency ensures that you receive excellent value, and we will not nickel-and-dime you on every additional feature or service. Many of the items that other vendors charge extra for are included within your implementation fee and monthly Chrome River subscription fee. This means no unexpected surprises, and you can enjoy the full benefits of the system without having to worry about the company pocketbook. And, as your organization evolves, our business rules can be easily reconfigured at no cost to you.

## 10. Global Track Record

Having all of the capabilities listed in this guide is great in theory, but you don't want to be the guinea pig for a global expense management solution roll-out if the vendor already hasn't worked with organizations like yours for worldwide deployments.

It's therefore critical that you ask about (and speak to, if possible), other customers of the vendor who are in a similar situation you. See how many customers they work with across multiple markets, and how their global users' experience compares to that of their North American users.



*Chrome River proof point:* Chrome River has almost 500 customers worldwide, of which many use the solution across multiple markets – almost 200 of our customers have locations across more than one country. Our customers have users filing expense reports and being reimbursed in over 80 currencies, in more than 90 countries worldwide. We have successfully processed more than 10 million expense reports for in excess of 1 million individuals.

## Your Trusted, Experienced, Global Partner

Chrome River is a leader in expense management for global enterprises, working with organizations such as Harman International, Amadeus and IATA to unite all your offices, divisions, and businesses with a highly intuitive interface that simplifies the complexities of global business expense processes. More and more global enterprise organizations have selected Chrome River as their choice for global travel, expense, and invoice management.

For additional information on how Chrome River EXPENSE can streamline global expense management for your organization, please contact Chrome River:

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