

# Non-Compliance and Leakage Detection in Travel and Entertainment Spend

For a global investment bank employing more than 13,800 people across 30 countries



## Challenges

- Client had annual travel and entertainment (T&E) expense of more than \$130M
- Analyzing millions of travel expense records for non-compliance was a mammoth task
- Undetected non-compliant records and manual analysis resulted in monetary loss, funds misuse, additional burden of approved exceptions, poor visibility of policy violation, high turnaround time, and delays in remedial actions

### The dashboard provided insights such as:

- Most personal expenses were airfare related
- Four times personal spending before December vacation break
- 4 times surge in corporate card late fees between January-February

### Helped analyze incorrect expense classifications such as:

- Service provider fees
- Events related staff entertainment expenses
- Promotional expenses



## Solution

Built a near-real time T&E metrics reporting dashboard to address 3 key business needs:

- **Provided a single source of truth** through an integrated database that combined four key source systems:
  - Travel systems
  - HR systems
  - Travel management companies data
  - Audit systems
- **Ensured quick and near real-time reporting** by automating data extraction, transformation, and reporting through advanced data management tools such as:
  - Extract, transform, load (ETL) tool - for automated extracting of required data
  - Database – to create a single source of truth and enable quick turnaround on specific queries
- Used **advanced visualization and analysis with proactive remediation** to ensure visibility by utilizing:
  - Industry leading visualization tool – Tableau
  - Highlighting non-compliance immediately to have a better visibility



**66%**  
Non-compliance reduced



**100%**  
Accuracy of reported metrics



**11x**  
Times than actual 'out of policy' expenses reported



**20%**  
Audit cases corrected, earlier reported as incorrect



**94%**  
Problem causing personal spend detected