ALLOCATE

SELENITY EXPENSES

10 things to look for in an expenses app

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Introduction

Reviewing and choosing a digital expenses solution can be a daunting task

When it comes to preparing your checklist of requirements there are many roles and functions to consider from claimants inputting and submitting their expenses, through to accurate validation and finally, data analysis and spend controls. Add to this reviewing the same functionality on a separate platform i.e. a mobile phone app, then throw in the mix multiple devices and you'll find yourself with a pretty large task.

Which is why we've taken our many years of experience in developing and deploying mobile applications and pulled together the top 10 areas to consider when reviewing a mobile expenses app.

This paper aims to:

1. Take you through, step-by-step, the key priorities for each role within the expenses management of your organisation.

2. Run you through the various process scenarios which test expense apps.

3. Guide you through selecting a mobile expenses app that will bring you the most added value, the quickest and easiest process that also supports and complements your entire expenses management system.

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"We downloaded the Expenses Mobile app ready for colleagues to start claiming straight away. We've had great feedback from our users, expressing how quick and easy it makes claiming their expenses."

Alice Kidd,
HR Administrator,
Dimensions MWUK Ltd

Is it an app?

Understanding the difference between a mobile website vs. a mobile app

The first thing you need to consider is whether or not it is actually an app. You may find, what appears to be an app, is simply a mobile optimised website being accessed from your web browser. The best way to establish if this is the case, is to look at how it is accessed. Do you navigate to an icon on the phone and load the app in the same way you would your other apps, or is it displayed via the phone web browser; accessing the main site through a web address URL that has been optimised to display on the phone.

When considering an expenses solution you can expect to find the following levels available:

a. App only

b. Web-based

c. Web-based and app

d. Web-based and mobile optimised site

Choosing an expenses solution with a dedicated mobile app offers you the following advantages over a mobile optimised

1. A user experience which mimics the phone's native controls.
i.e. apps on iPhones all have very similar interfaces in terms of buttons, colours, swiping, menus, and additional settings. Therefore, the phone's user will find it easy to navigate the app.

2. The ability to access the phone storage.
This is a particularly important point when it comes to receipt imaging in terms of accessing the phone's camera or photo albums.

3. Processing power.
When it comes to processing functions, an app is able to harness the power of the phone directly to carry out complex actions, whereas a mobile site has to rely on internet speed, connection strength and how responsive the site's server is.

4. Regular usage / personalisation.
Apps are able to take advantage of quick access sign-in options such as fingerprint recognition and harness the devices security controls, meaning access and logon is much quicker.

Levels of functionality

How much does it actually do?

The next thing to consider is how advanced the app is. Looking at how long the app has been available can be a good indication of how advanced it is [see also point 10 'platforms, versions and roadmap'].

Having an app to support the desktop version of a solution is great, however, you need to make sure you've considered at what level the app 'supports' the software.

Apps can range from providing only a few basic functions, whereas others replicate the entire process and functionality of the desktop version.

One of the best ways to review an app is to get your hands on it and run through all the key areas of expenses management and consider it in the same way you would the desktop version.

"The mobile app has been very well received and has made it so much easier to submit and approve expenses."

Level of compliance

How well does it validate against policy?

This consideration links closely to the previous topic of functionality. If you're looking at a digital expenses system then compliance is going to be a key part of your review process.

Cost reduction in expenses, is driven by accuracy and compliance against company policy and HMRC rules; so whilst an advance validation system works great on a desktop version, it's important that the app is able to provide the same level of checking. Great examples of this are flagging duplicate claims, limit exceeded, claims without receipts, and setting tolerances.

If the mobile app cannot offer this level of validation, then it's possible claims could be submitted which bypass certain checks, meaning you could be overpaying, and at risk of non-compliance with HMRC.

Corporate cards

Is there support across credit and fuel cards?

Whilst the majority of expenses are usually cash based, many companies use corporate cards, from credit cards to fuel cards. Employees can often view the reconciliation of these as less important than the cash items because at the end of the day these are not causing them to be out of pocket.

However for the finance team making sure corporate card statements are reconciled each month is key to maximising VAT reclamation.

Whilst many digital solutions enable you to manage card statements for employees to match expenses against, some even make it mandatory to reconcile cards before cash expenses will be reimbursed. It makes life even better if you can take care of this on the app.

Does it work for all roles?

Will it support claimants, managers and admins?

There are many roles within expenses management and many touchpoints from claiming, validating, approving, assigning delegates to cover holiday, administration, and reporting.

When you're considering an expenses app make sure you check that it works for all of these roles; can managers approve claims from their phone, can they query expenses and send back to the claimant to check, can claimants fully enter and submit their expenses without the need to power up their computer?

Receipt capture

Digital imaging, OCR and storage?

Receipt capture in many ways is the backbone of expenses management, compliance, VAT, and validation…it all stems from the receipt.

Making it as quick and easy as possible to capture, upload and attach the receipt to the expenses item is key.

Areas to consider, are whether the app can access your camera to snap the receipt directly within the app, and also access your photo album to attach previously photographed receipts.

There are many apps out there with differing ways of attaching a receipt. Very cumbersome methods include having to upload photos into photo galleries within the app, and then navigate to the expense item, only to have to find and attach the receipt from the app's photo gallery. The quickest and easiest solution is to simply choose in app that can access your photo album or camera from the expenses item.

Is it seamless?

Can you complete your task from start to finish?

This point combines a number of previously mentioned points. The idea here is to review how fast and how easy it is to process all of the tasks, across different roles, with the shortest path and least clicks. We've all at some point used a programme or even an app and thought, crikey they've made this hard work, or stumbled upon a stage where it's really not clear what to do next.

When you're considering an expenses app, think is it simple and can I easily and quickly complete what I need to do.

We talked earlier about levels of functionality; for example if you can add an expense item from your phone, then you also need to be able to add a receipt and submit to your manager. If you have to logon to the web-based version to complete a step in this process then ask yourself how much value is the app really adding?

Is it a one stop app?

Do you need to link to third party apps for receipt scanning or travel mapping?

This point might not seem an obvious one, and it's not something you'd immediately think of. You're not alone here, it's natural to assume an app is going to provide everything you need within one solution.

We have experienced expenses solutions that offer for example journey validation through mileage calculation; however if you want to perform this, you need an additional app, provided by a separate company.

Another area here to consider is OCR - the ability to use the photograph of the receipt to generate the expenses item. What's worth noting here is the margin of error. The majority of OCR processing in expenses receipts at the moment requires second stage validation by a human. This is simply due to the fact that the technology is still not advanced enough to be 100% accurate. As the majority of expenses savings are driven by accuracy, this means to uphold this level of compliance a person still needs to check the receipt.

If this level of receipt capture is something you're considering, make sure you understand that this is likely to incur additional costs.

If you are looking at additional validation you might want to consider a fully managed receipt validation service with the added benefits of increased accuracy and a quick processing time.

Much like the point above, your decision making process needs to come back to; how much value does this add to the system, and is it the quickest and easiest way for me to ensure accurate and compliant expenses?

Business travel

Does it work for your preferred method of travel?

If you're not already aware, the largest proportion of employee expenses are related to business travel. In the UK this is largely dominated by road travel, in particular grey fleet*.

The biggest savings a company can make is through accurate mileage and journey validation.

Things you need to consider are does the app support your organisation's business travel needs? You may find that some global expenses solutions are engineered for the US travel market, and whilst may be advanced in terms of flight and hotel management, fall down when it comes to road travel and mileage. This often results in mileage not being part of the main app and the claimant having to access mileage validation through a separate third party app to take care of this. So again the consideration here is, how important is it that one app does everything I need?

How easy do I want to make it for my employees to record accurate mileage claims?

It's also worth looking at the functionality of mileage. Whilst postcode to postcode entry provides a start and finish, does the solution allow you to pinpoint the exact start and finish down to street level? For even greater mileage accuracy.

Going even further, does the app have GPS capture so claimants can simply tap start, drive and then hit stop, automatically generating their journey length and mileage claim? Will it allow claimants to add their vehicle details from the app?

* If you're an organisation with a large grey fleet you need to consider the level at which you manage your duty of care to your drivers and their vehicles. It's important to understand your legal responsibility with duty of care and what responsibilities you can take to manage both your employees driving documentation, their vehicle status and their driving risk ratings, to safeguard your employees and your company's reputation.

The technical bit

Platforms, versions and roadmap

The last point on your checklist should be to consider whether the app works across all platforms, and whether you provide company phones or allow employees to use their own.

Making sure an expenses app runs across all standard platforms is a must.

You will no doubt need it to work across many platforms, so make sure you check out whether each platform is given equal status. You can often find digital solutions which advance an app on one platform, say iOS regularly, but find their other platforms frustrate users with older versions, with little updates or new versions pushed out.

When it comes to versions, you want to be sure it's robust and well tested, so check how established the app is and how long has it been around. In a world where apps are almost a given, you can often find solutions that showcase BETA (still in development) versions of their apps to prospective clients, making you their guinea pigs.

It is always best to check the app store and see if the app is live and available now and ask how long it has been established.

It can be exciting to hear about a development roadmap and what a company plans to do with their software and why. Be sure that it can fully provide your requirements now and that you don't realise later down the line that it cannot fulfil something you expected to happen.

Mobile apps are incredibly complex pieces of development that can take years to develop and fully test. Make sure that if, an app is key to launching your digital expenses, that the app will be available and ready when you deploy and not another 'coming soon' scenario. It's a good idea to get written confirmation of everything the app will do to support your expenses process, at the time you make the switch to digital expenses.