






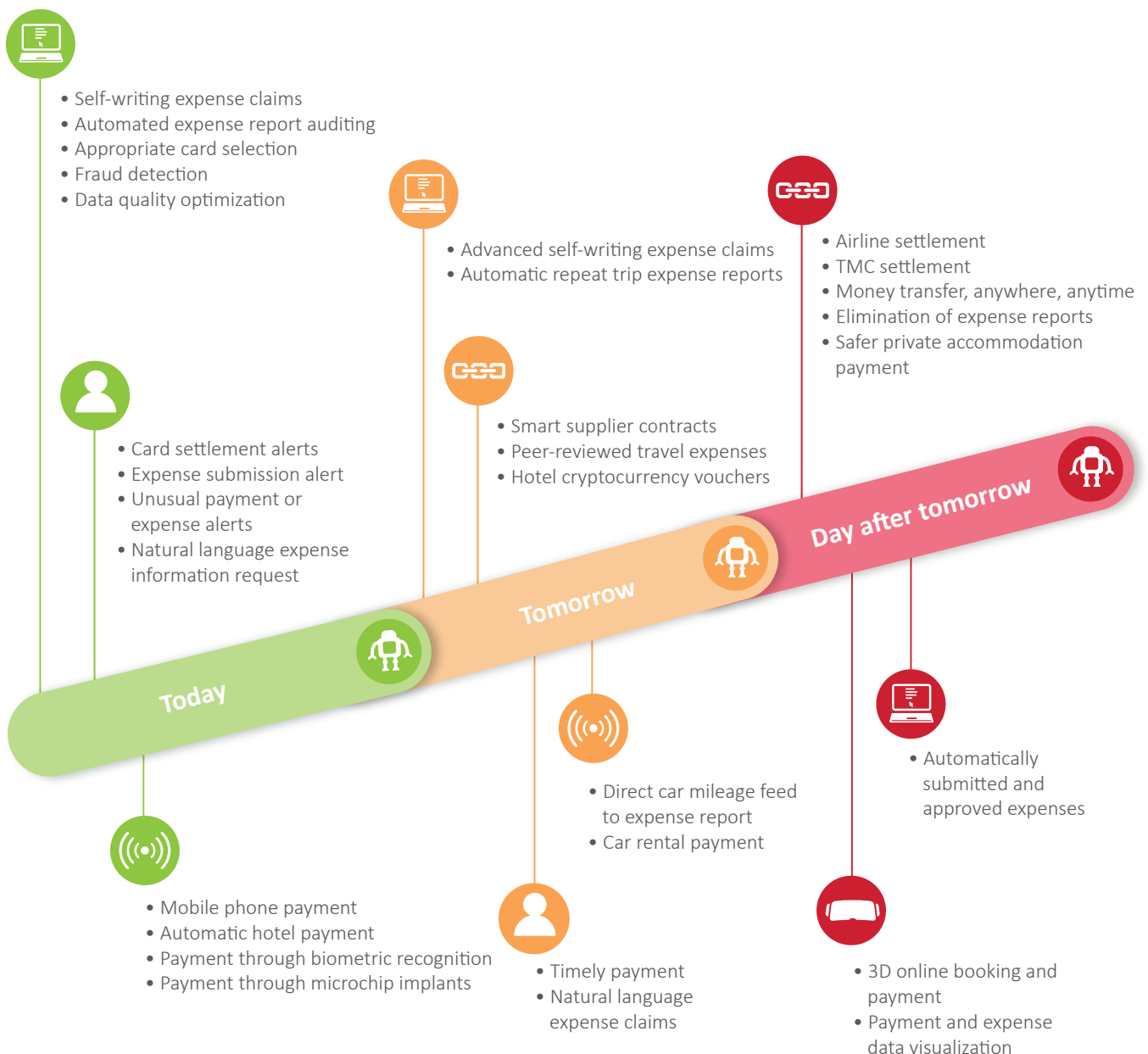
Payment & Expense


Emerging technology and travel management

Technology removes the payment & expense pain

	 Machine learning	 Blockchain	 Bots and virtual assistants	 Augmented and virtual reality	 Internet of Things
What it means	A form of artificial intelligence, where software improves its performance by learning from the past.	A distributed database, in which information is controlled by independent people.	Software that can substitute a human, being able to provide personalized responses and perform other tasks based on machine learning.	Technologies, creating an immersive computer-generated environment (VR) or using virtual information to enhance the real world (AR).	A network of connected intelligent devices using the Internet to communicate.
What it means for payment & expense	Self-writing, self-checking expense reports.	Cryptocurrency and more.	Let them talk payment & expense.	See what you're paying for.	Invisible payment on the move.

How emerging technologies can transform payment & expense



Getting the best from emerging technology	 Prepare	 Investigate	 Evaluate
	Review existing processes before innovating.	Technology is promoting rapid change; it's now time to assess it.	Look for innovations that save time, money or both.