

# Client Fact Sheet Smart Matching for Concur Professional/Premium June 21, 2023

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## Overview

Expense data can be imported into Concur Expense from multiple sources, such as transactions from a registered credit card, e-receipts from a partner merchant, travel itineraries from Concur Travel, ExpenseIt processed receipt images, or added manually. This has the potential to result in duplicate expenses that are difficult to sort and find in a long list of expenses after a trip or when preparing a monthly expense report.

Smart Matching is a feature in Concur Expense that will automatically merge data from those multiple sources into a single Expense entry

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## How it Works

Smart Matching works by looking at similarities in imported and manually created expenses - the more fields that have the exact or near-exact values, the more likely a match will be made.

When a certain or near certain match occurs, the expenses are merged into a single expense entry. The merged expense will use the most trusted source for each field, so it may display a combination of data from different sources.

When a match is possible, but not as certain, you may be prompted to confirm or reject a match the next time you access Concur Expense. Confirmed matches will be combined, while rejected matches will remain as separate entries.

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**NOTE:** Concur Expense only makes matching decisions on expenses from different source types. For example, a credit card transaction can be matched with an e-receipt or an ExpenseIt entry, however, two credit card transactions or two e-receipts would never be combined.

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## ***When are expenses matched***

Smart Matching will evaluate expenses for a possible match at several stages after a new expense is received/created:

### **Available Expense List**

New incoming expenses will be evaluated against existing expenses in the Available Expense list automatically. No further action is required by the user.

### **Within a Report**

New Available Expenses are evaluated for a match against existing expenses within a report only when the user manually opens the report. If a match is detected, the Available Expense will be added to the report and merged with the existing expense.

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**NOTE:** We are unable to automatically evaluate expenses for possible matches across existing unsubmitted reports or against expenses in previously submitted reports.

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### ***Verifying the Merged Expense***

To verify if the merged expense is correct, from the **Available Expenses** list, select the expense you wish to view details for. The data will display by source so you can easily compare the expenses. If needed, you can unmerge the expenses to create separate entries.

### ***When Correct Matching Does Not Occur***

If you see duplicate expenses from different sources that weren't automatically matched, you can manually merge them. To do so, select the two from **Available Expenses** and click **Combine Expenses**.

If two expenses are from the same source (for example, two imported credit card transactions), the **Combine Expenses** button will be disabled and cannot be selected. If you received two imported expenses from the same source (for example, credit card transactions or e-receipts), and you're certain they were for the same transactions, you should follow-up with the source provider (credit card company or e-receipt vendor) as you may have been charged twice.

For duplicate expenses from Travel itineraries, ExpenseIt and manually created entries, you can delete one of the duplicate expenses. Deletion of duplicate credit card and e-receipt transactions will vary depending on your company's Expense configuration.

### ***When Sources Are Incorrectly Combined***

If two transactions were incorrectly combined, it is possible to separate the transactions within the Available Expense list. To separate, open the Available Expense with the incorrectly matched items, select "Separate" and close the expense. The separated transactions will now show as distinct transactions in your Available Expense list.

If the incorrectly combined transaction was already added to a report, you will need to move the expense out of the report and back to your Available Expense list to separate them. Please note that once moved out a report, manual entries will be permanently deleted and manually updated data to other transaction types maybe lost.

### **Why Concur Doesn't Match Transactions From The Same Source**

Because of the criteria that Concur Expense uses to evaluate whether to match transactions, allowing matching from the same source greatly increases the chance of a false match. To reduce this risk and ensure you have visibility of any potential duplicate charges, we have chosen not to match expenses from the same source.

Expense has...	Card Transaction	E-receipt	Expense Entry (Web)	Expense Entry (Mobile)	Expenselt Receipts	Trip Segment
Card Transaction	NA	✓	✓	✓ **	✓	✓
E-receipt	✓	NA ***	✓	✓	✓	✓ *
Expense Entry (Web)	✓	✓	NA	✓	✓	✓
Expense Entry (Mobile)	✓ **	✓	✓	NA	✓	✓
Expenselt Receipts	✓	✓	✓	✓	NA	✓
Trip Segment	✓	✓ *	✓	✓	✓	NA

\* = Cannot be unmatched by users

\*\* = Cannot be unmatched by the user if they edit the entry on the mobile app after it was matched by the system

\*\*\* = JPT (Japan Public Transport) E-Receipts will never auto-match to any expense

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### **Smart Matching Examples**

*Example 1:* An employee purchases a cup of coffee during a business trip with her corporate credit card, along with creating a manual entry in Concur Expense to upload the receipt image.

Source	Vendor	Location	Date	Amount	Result
Credit Card	The Coffee Company	Bellevue, WA	1/15/2023	\$6.19	Match
Manual Entry	Coffee Company	Bellevue, WA	1/15/2023	\$6.19	Match

**Match Reason:** The two transactions would be matched. While there is a slight difference in the Vendor name, the match criteria we use would still identify these two transactions as a match.

**Result:** The two expenses will be matched with the combined expense as follows:

Source	Vendor	Location	Date	Amount
Multiple	The Coffee Company	Bellevue, WA	1/15/2023	\$6.19

*Example 2:* An employee purchases lunch for himself and a client during a site visit using his corporate credit card. After lunch, he takes a picture of the receipt using the Concur Mobile app, which gets processed through ExpenseIt. Two days later, while reconciling a large number of expenses, he forgets that he already took a picture of the receipt and manually creates an expense entry from memory.

Source	Vendor	Location	Date	Amount	Result	Reason
Manual Entry	Sandwiches and More	Seattle, WA	2/23/2023	\$18.00	Possible Match	*1
ExpenseIt	Sandwiches & More	Seattle, WA	2/24/2023	\$18.22	Match	*2
Credit Card	Sandwiches & More	Seattle, WA	2/24/2023	\$18.22	Match	

**Possible Match Reason \*1:** Slight variations in the Vendor name, date, and amount may trigger a confirmation message.

**Match Reason \*2:** The ExpenseIt and Credit Card transactions are scored as a certain match and are combined.

**Result:** Once the possible match is confirmed, the three expenses will be combined as follows:

Source	Vendor	Location	Date	Amount
Multiple	Sandwiches & More	Seattle, WA	2/24/2023	\$18.22

*Example 3:* While reviewing her expenses, an employee notices that two similar transactions were not matched. Both were paid with her corporate credit card, for the same vendor, location, date, and amount.

Source	Vendor	Location	Date	Amount	Result
Credit Card	The Coffee Company	Bellevue, WA	1/15/2023	\$6.19	No Match
Credit Card	The Coffee Company	Bellevue, WA	1/15/2023	\$6.19	No Match

**Non Match Reason:** Concur Expense has received two expenses with the same vendor, location, date, and amount; however, because they're both credit card transactions, they will not be matched.

**Result:** While the expenses appear to be exactly the same, both are coming from an import of the users credit card transactions. This could be a duplicate charge made by the vendor in error, or the user may have made a second purchase on the same day. The user should be advised to review their purchases and follow-up with the vendor if a duplicate charge was made in error.

*Example 4:* An employee pays for a business meal for himself, another employee, and two business clients. The total bill is paid for on his corporate credit card. Before the transaction details are imported, the employee manually creates two expense entries, dividing the transaction by the portions of the meal for the company employees and the business clients.

Source	Vendor	Location	Date	Amount	Result
Credit Card	The Fancy Restaurant	New York, NY	03/09/2023	\$125.79	No Match
Manual Entry	The Fancy Restaurant - Client Meals	New York, NY	03/09/2023	\$63.34	No Match
Manual Entry	The Fancy Restaurant - Employee Meals	New York, NY	03/09/2023	\$62.45	No Match

**Non Match Reason:** In this instance, the two manual entries for separate the portions of the meal add up to the total cost of the meal; however, because the amounts of each line are significantly different from the credit card transaction, a match will not be made.

**Result:** Expenses are evaluated in pairs, not across three or more separate transactions. In this case, the difference in amount between either of the manual expenses and the credit card transaction is significant enough that Concur would not recognize a match. While the two manual entries are close, because they're both from the same source type, they are not eligible for matching.

*Example 5:* An employee has booked airfare for two future trips on the same day and paid for both with a single credit card transaction. Itinerary expenses are imported from Concur Travel and separate e-receipts are received from the vendor. The following week, the combined credit card transaction is also imported.

Source	Vendor	Location	Date	Amount	Travel Start Date	Result
Credit Card	International Airline Co.	London, UK	05/01/2023	\$1627.00	05/10/2023	*No Match
Travel	International	London,	04/29/2023	\$854.85	05/10/2023	**Match

Source	Vendor	Location	Date	Amount	Travel Start Date	Result
Itinerary	Airline Co.	UK				
E-receipt	International Airlines	London, UK	04/29/2023	\$854.85	05/10/2023	**Match
Travel Itinerary	International Airline Co.	London, UK	04/29/2023	\$772.15	06/14/2023	***Match
E-receipt	International Airlines	London, UK	04/29/2023	\$772.15	06/14/2023	***Match

**\*Non Match Reason:** While a single card transaction covers both flights, because the amount is significantly different, a match will not be made.

**\*\*Match Reason:** Travel itinerary and manual entry values are sufficiently close to result in a match

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Result: Matches will be made for the two e-receipt entries and the corresponding travel itinerary items. However, as both tickets are made on a single credit card transaction, with significant differences in the amount and a transaction date, a match is not made for the credit card transaction to either of the individual flights.

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## Revision History

Date	Notes / Comments / Changes
June 21, 2023	Initial Publication

