

# SAP Concur Release Notes

## Shared Changes

Includes cross-product and site-wide changes for:  
Professional Edition, Standard Edition, and Small Business Edition

Month	Audience
Release Date: October 14, 2023 Update #1: <b>Wednesday, October 18, 2023</b>	Client FINAL

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# Release Notes

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This document contains shared release notes and planned changes. Shared release notes and planned changes document features and changes that apply to SAP Concur solutions site-wide or to multiple SAP Concur products and services. They include but are not limited to:

- Security-related features and changes such as annual security certificate renewals and changes in support for security ciphers and protocols
- Site-wide UI features and changes such as changes to the home page, changes to the site header or footer, or the implementation of new site-wide UI themes
- Sign-in process features and changes such as the addition or removal of sign-in features, URL changes, and domain name changes
- Production and test environment features and changes
- Global settings or administration page features and changes such as the addition of new site-wide settings or changes to the design of the administration pages
- Changes to processes such as where and when release notes are published

For New Features and Changes that apply to a single product and/or service see the release notes for that product or service. Links to the product and service-specific release notes can be found on the following pages:

- [Professional Edition](#)
- [Standard Edition](#)

# Authentication / Password Security

## New Sign-In Settings Page

Information First Published	Information Last Modified	Feature Target Release Date
July 14, 2023	October 18, 2023	October 18 and November 15, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

### Applies to:

**All Products | All Editions**

### Overview

Beginning in Q3 2023, SAP Concur plans to make a new **Sign-In Settings** page available to users with the Company Admin role. On the new **Sign-In Settings** page, a Company Admin will be able to define the login policy for SAP Concur solutions.

With the **Sign-In Settings** page, SAP Concur also plans to implement new login policy default settings.

The new **Sign-In Settings** page and policy defaults will be implemented in two phases.

### Phase 1

Phase 1 begins on October 18, 2023. During this phase the new Sign-In Settings page becomes available and the new default settings are available.

#### CLIENT ADMINS

- The client's current password policy settings will be migrated to the new **Sign-In Settings** page. Any existing values that fall below or above the SAP Concur minimum or maximum values will be adjusted to fall within SAP Concur parameters.
- During phase 1, client admins will have access to the **Sign-In Settings** page, and they will be able to update the SAP Concur default settings to meet their company's requirements if needed. However, they will not be able to set values below the SAP Concur minimum requirements, or above the SAP maximum requirements.



For more information about the SAP Concur minimum and maximum requirement values, refer to the table in the *SAP Concur Minimum, Maximum, and Default Values* section of this release note.

#### ALL USERS

- During phase 1, existing users do not need to take any action unless they update their password after October 18, 2023. If an existing user changes

their password during phase 1, the new password must meet the requirements set on the **Sign-In Settings** page.

- During phase 1, when a new user creates their password, their password must meet the requirements set on the **Sign-In Settings** page.

## **Phase 2**

Phase 2 begins on November 15, 2023. During this phase, passwords for users who sign in to SAP Concur with a Concur username and password must meet the requirements set on the **Sign-In Settings** page.

### **ALL USERS**

- As of November 15, if an existing user signs in with a password that does not meet the requirements set in the **Sign-In Settings** page, the user will be prompted to update their password to meet the requirements.
- When a new user creates their password, their password must meet the requirements set on the **Sign-In Settings** page.

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**NOTE:** SAP Concur also plans to implement mandatory two-factor authentication on the same schedule with the new **Sign-In Settings** page. For more information, refer to the *Mandatory Two-Factor Authentication (2FA) for SAP Concur Sign In* release note in this document.

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The new **Sign-In Settings** page enables admins to define the following requirements and parameters:

- Password length and character requirements
- Password expiration and reset requirements
- Account lockout parameters
- Inactive user session timeout parameters
- First sign in password change requirement
- Visibility of username and password reset links
- Email Address requirement for 2FA

### **BUSINESS PURPOSE / CLIENT BENEFIT**

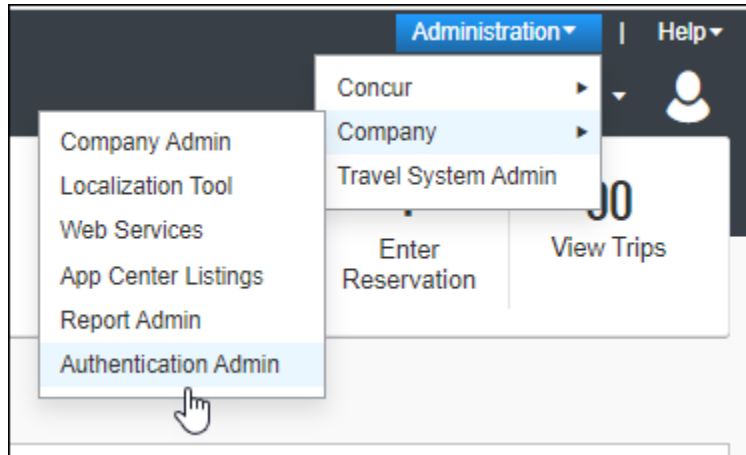
The availability of the **Sign-In Settings** page centralizes login policy settings and simplifies the process for setting login policies.

## Admin Experience

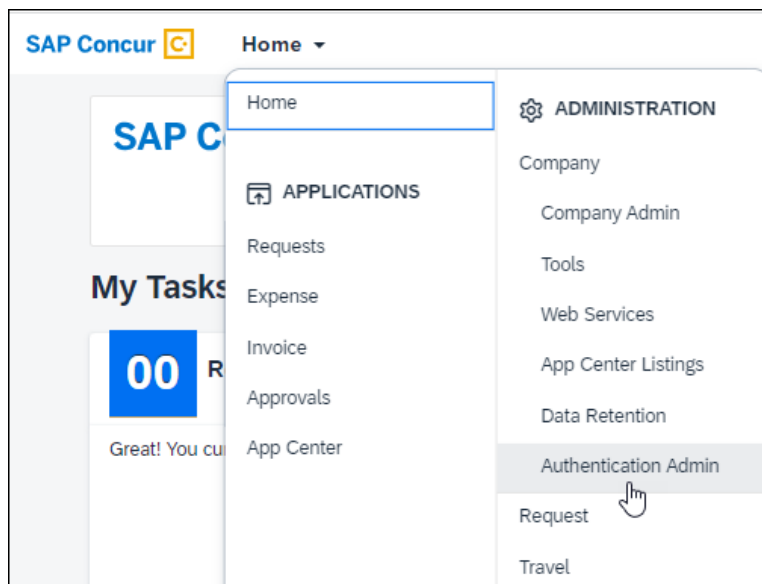
### ACCESSING THE SIGN-IN SETTINGS PAGE

#### Professional Edition

To access the **Sign-In Settings** page in SAP Concur Professional Edition with the Concur Gateway UI Theme, click **Administration > Company > Authentication Admin**. On the **Authentication Administration** page, click **Sign-In Settings**.



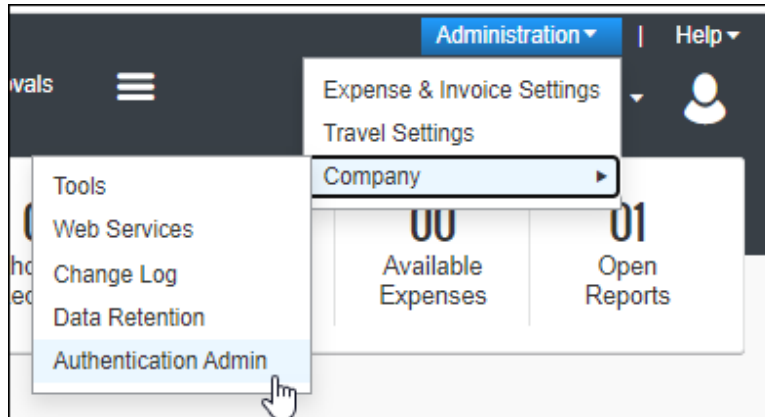
In SAP Concur Professional Edition with an SAP Fiori Theme (E.G. Morning Horizon), click **Home > Authentication Admin**. On the **Authentication Administration** page, click **Sign-In Settings**.



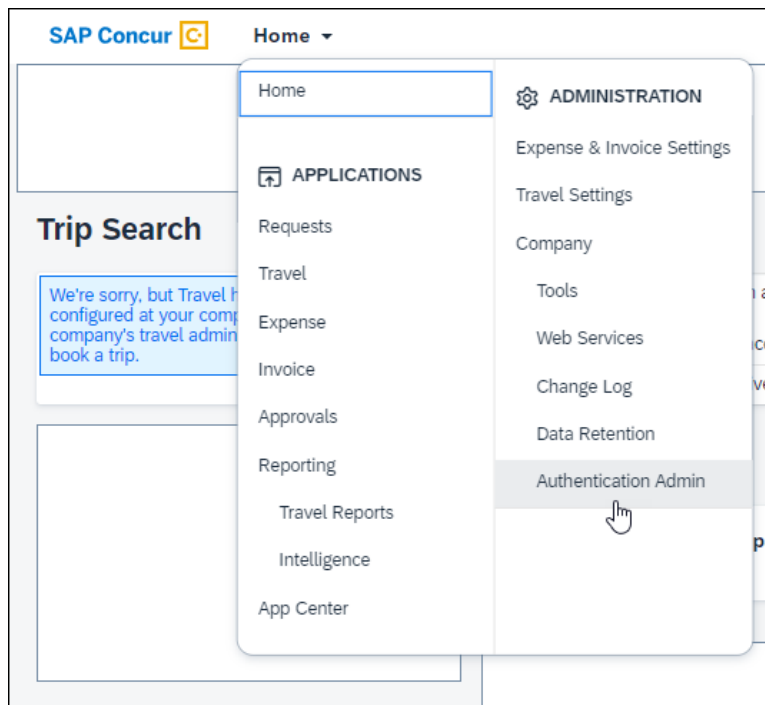
#### Standard Edition

To access the **Sign-In Settings** page in SAP Concur Standard Edition with Concur Gateway UI Theme, click **Administration > Company >**

**Authentication Admin.** On the **Authentication Administration** page, click **Sign-In Settings**.



In SAP Concur Standard Edition with an SAP Fiori Theme (E.G. Morning Horizon), click **Home > Authentication Admin**. On the **Authentication Administration** page, click **Sign-In Settings**.



**SAP CONCUR MINIMUM, MAXIMUM, AND DEFAULT VALUES**

Review the following table for the SAP Concur minimum, maximum, and default values:

Password Strength (required password elements)	Minimum	Maximum	Default
Password length	8	255	8



Upper (A-Z) and lower (a-z) case letters required	True/False	True/False	True
Number (0-9) required	True/False	True/False	False
Number or special (non-alphabetic) character required	True/False	True/False	True
Special (non-alphanumeric) character required	True/False	True/False	False
<b>Password Change (password reset and expiration)</b>			
	<b>Minimum</b>	<b>Maximum</b>	<b>Default</b>
How often users are allowed to change their password	Never	Anytime	Anytime
Password reset allowed once per day	True/False	True/False	True
Number of password changes required before reusing a password	4	20	4
Passwords expire	True/False	True/False	True
Period after which password expires	1 month	1 year	6 months
<b>Account Lockout (criteria for locking an account after failed attempt(s))</b>			
	<b>Minimum</b>	<b>Maximum</b>	<b>Default</b>
Number of failed sign in attempts allowed before an account is locked	3	20	5
Sign in failure window (elapsed time before restarting the failure count)	10 min	240 min	10 min
Permanent lockout	True/False	True/False	False
Duration of account lockout	30 min	1440 min	120 min
<b>Session Timeout (sign users out after a period of inactivity)</b>			
	<b>Minimum</b>	<b>Maximum</b>	<b>Default</b>
Display sign out warning (display a warning x minutes before user is signed out due to inactivity)	0	15	15
Sign out an idle user (number of minutes a user can be idle before being automatically signed out)	10	120	30
<b>Other settings</b>			
	<b>Minimum</b>	<b>Maximum</b>	<b>Default</b>
Hide the "Forgot Username" link	True/False	True/False	False
Hide the "Forgot Password" link	True/False	True/False	False
User must change their password on first sign in	True/False	True/False	True
Require users to receive an email link to set up 2FA	Enabled/Disabled	Enabled/Disabled	Enabled

## Configuration / Feature Activation

This change occurs automatically.



For additional information, refer to the [Concur Sign In Security Changes - Two-Factor Authentication \(2FA\) and New Password Policy UI \(SignIn Settings UI\) FAQ](#).

## Financial Integration Service (FIS)

### Enhanced Recall Logic for Reports and Invoices for FIS and SAP Integration with Concur Solutions (ICS)

Information First Published	Information Last Modified	Feature Target Release Date
October 6, 2023	--	October 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

**Expense, Invoice | Professional & Standard**

#### Overview

The Financial Integration Service (FIS) includes logic allowing processors to recall reports or invoices when certain conditions are met. In the October 2023 release, the FIS is updating that logic to fix a potential issue.

Currently the recall logic for a report or invoice extracted through Financial Integration Service (FIS) is allowed even if the posting document hasn't been created at the time of recall. This can happen when the processor approves a report or invoice and immediately recalls it, before FIS can create the posting document, or if there are many transactions on the report/invoice causing the posting document creation to take unusually long.

This results in a report/invoice in an editable status while there is a posting document in *Ready* status that may be imported to the financial system. This mismatch between the various systems will cause issues when the report/invoice is resubmitted and queued for financial integration after final approval.

Prior to this change, FIS allows the report/invoice recall if one of the following conditions is met:

- Associated posting document in *Ready* status
- Associated posting document in *Financial Posting Failed* status
- No associated posting document found (Error 404)

After this change, FIS allows recall if one of the following conditions is met:

- Associated posting document in *Ready* status

- Associated posting document in *Financial Posting Failed* status

This update applies to clients using one of the following:

- FIS API
- SAP ICS
- Standard Edition connectors for QuickBooks, Xero, and Sage Intacct

**BUSINESS PURPOSE / CLIENT BENEFIT**

This change brings expense report/invoice and posting document statuses into sync. It reduces the need for support cases by preventing this issue and provides a more reliable integration experience.

**Configuration / Feature Activation**

The feature is automatically available; there are no additional configuration or activation steps.

## Home Page

**\*\*Ongoing \*\* SAP Concur Homepage Changes**

Information First Published	Information Last Modified	Feature Target Release Date
December 4, 2020	October 13, 2023	Q4 2021 - Q1 2024
Any changes since the previous monthly release are highlighted in yellow in this release note.		

**Applies to:**

**All Products | All Editions**

**Overview**

In Q4, 2021, SAP Concur began redirecting clients to a new homepage. The appearance of the new homepage is identical to the previous SAP Concur homepage. The new homepage has enhanced functionality when services become temporarily unavailable.

The roll out of the new homepage is phased:

**Phase 1:** In October of 2021, SAP Concur began redirecting Concur Expense, Concur Invoice, and Concur Request clients in the US Datacenter to the new homepage.

**Phase 2:** In December 2021, SAP Concur began redirecting Concur Expense, Concur Invoice, and Concur Request clients in the EU Datacenter to the new homepage.

**Phase 3:** In 2024, SAP Concur will begin redirecting the remaining clients in the US and EU datacenters to the new homepage. The remaining clients include those with Concur Travel standalone or Concur Travel with Expense, Invoice, and/or Request.

### BUSINESS PURPOSE / CLIENT BENEFIT

This change ensures that the SAP Concur homepage is available even when some services are unavailable and improves the consistency of the sign in experience.

### End-User Experience

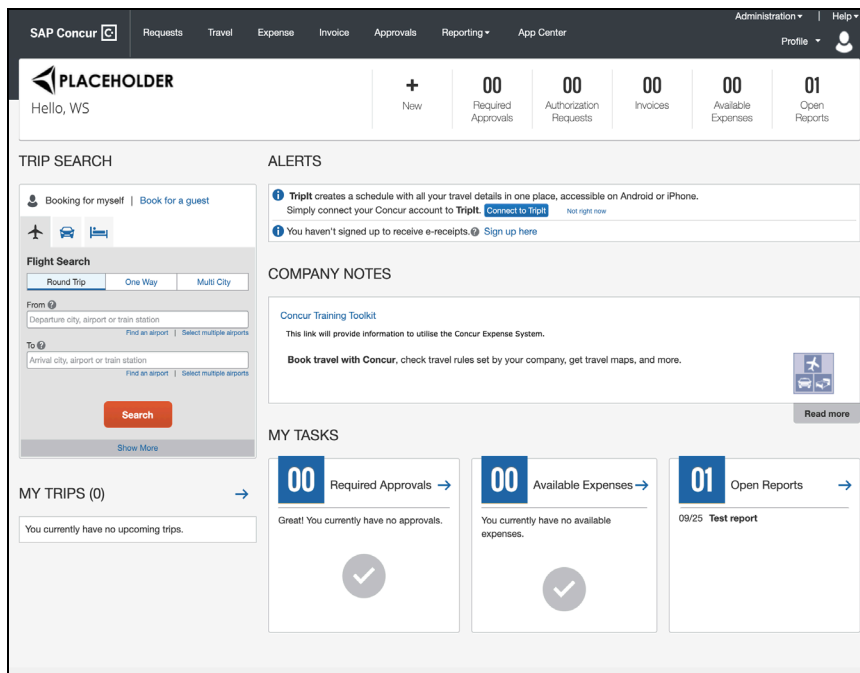
With the old homepage, when a user signs into their SAP Concur products, they see their homepage.

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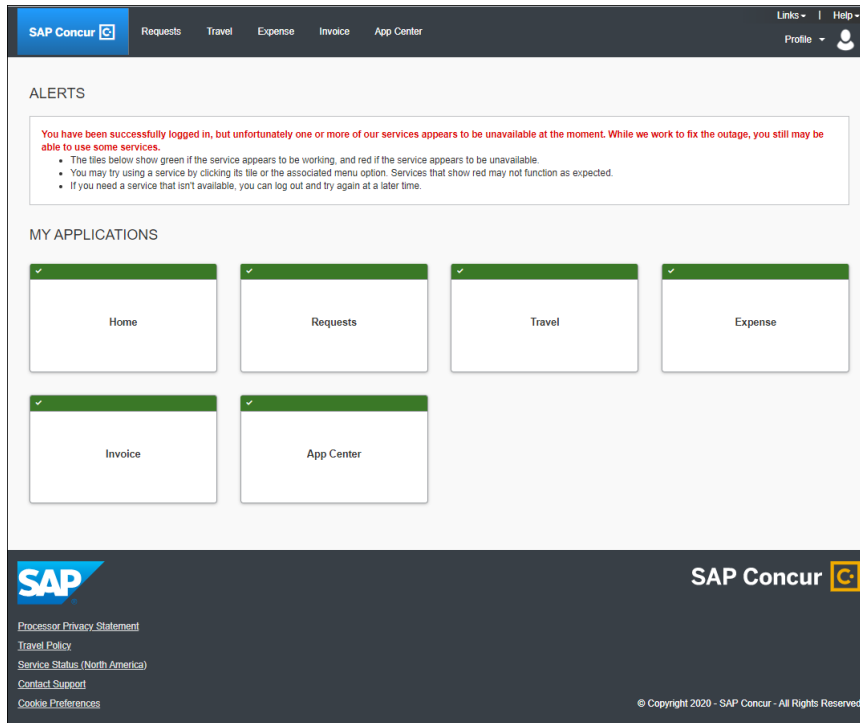
**NOTE:** The appearance of the homepage varies depending on which products and services are enabled for the client and the permissions assigned to the user.

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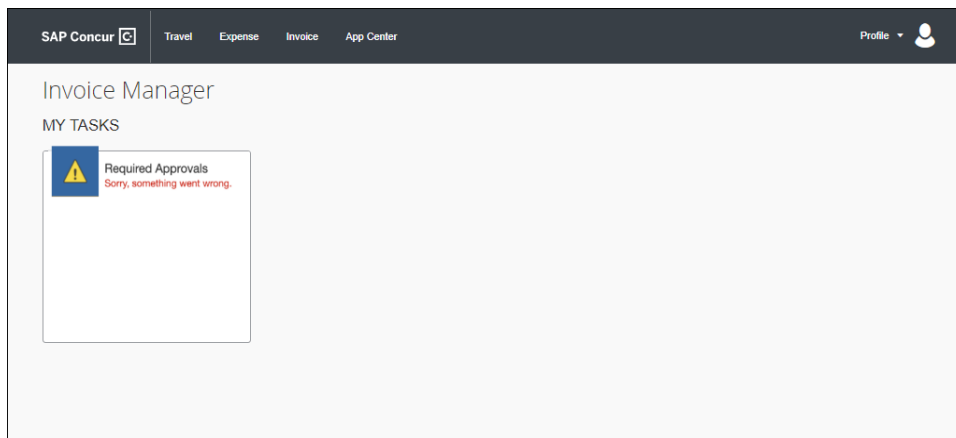
### Example



If some products or services are unavailable while other products and services are up and running, a modified version of the user's homepage similar to the following appears:

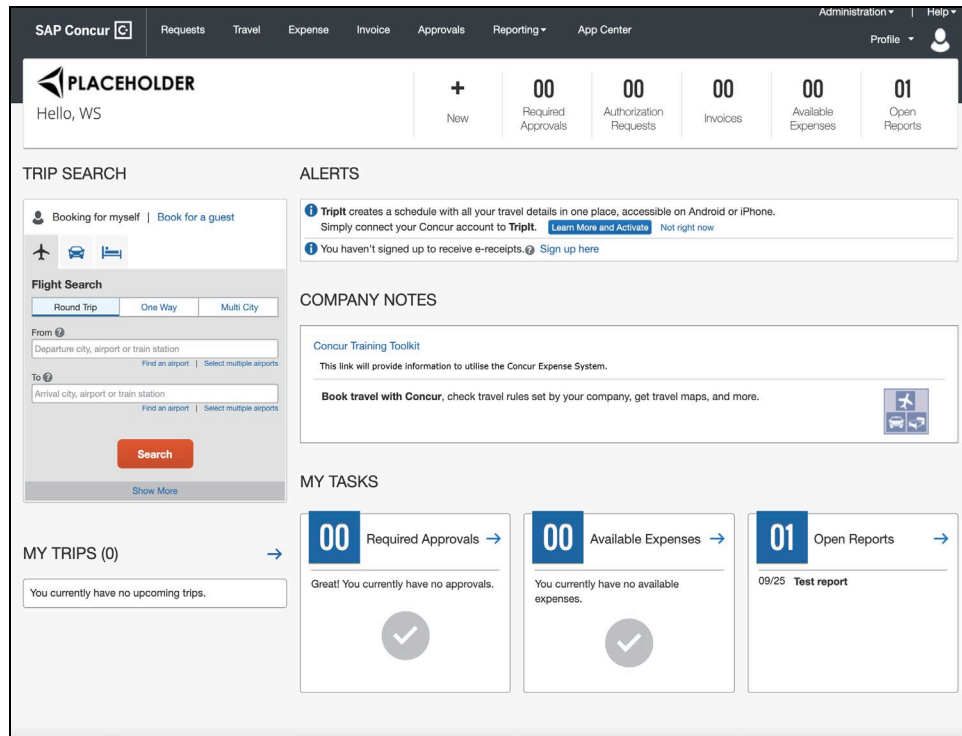


After a client is migrated to the new homepage, if one or more services are unavailable, when a user signs in to their SAP Concur products, they will see the usual homepage, but if the user navigates to a page for a service that is unavailable, they will see a page similar to the following:



After migration to the new homepage, if all services are available, this change is transparent to the user and they see a homepage that is identical to the pre-migration homepage.

## Example Homepage



### Configuration / Feature Activation

This change occurs automatically; there are no configuration or activation steps.

## List Management

### View and Restore Deleted List Items Using Updated User Interface

Information First Published	Information Last Modified	Feature Target Release Date
October 13, 2023	--	October 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

**Expense, Invoice, Request | Professional**

#### Overview

List items deleted by a client may now be viewed by the List administrator for the purpose of reviewing and optionally restoring them for use in Expense. This change is part of a phased effort over several releases to add features and safeguards when working with list items.

## BUSINESS PURPOSE / CLIENT BENEFIT

This ongoing phased update to managing list items helps prevent unintentional deletion and lets the client search for, review, and restore list items under certain conditions.

### Administrator Experience

The List administrator will now see two new user interface additions, **Show Deleted** and **Reactivate**, with corresponding functionality when viewing list items.

**Show Deleted** is always displayed and uses the following values:

- **No:** Display active list items and sub-items
- **Yes:** Display all (active and deleted) list items and sub-list items

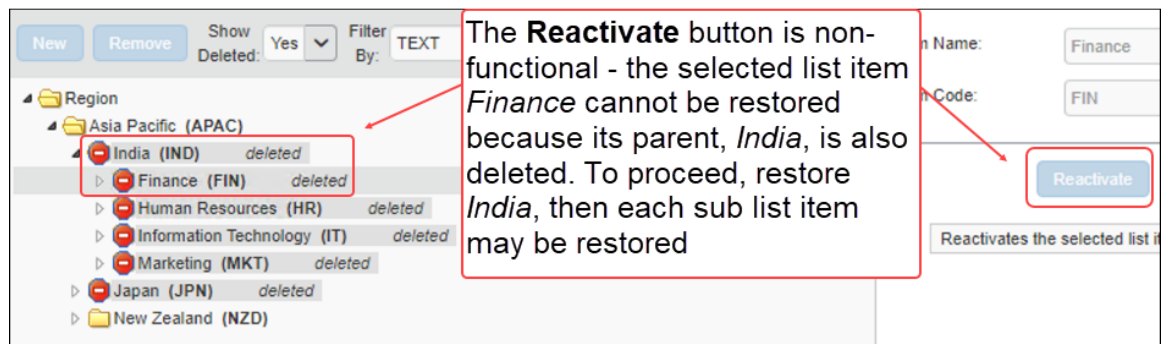
**Reactivate** is functional under the following conditions:

- **Parent List Item:** Is a deleted parent list item
- **Child (Sub) List Item:** Is a deleted child list item with an undeleted parent

The admin uses these to display previously deleted list items and then restore them to use under the conditions outlined above.

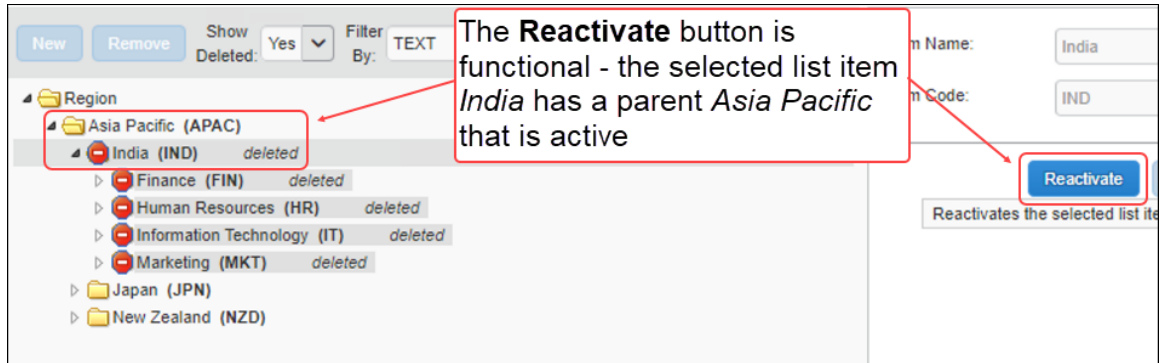
### SCENARIO: REACTIVATE BUTTON UNAVAILABLE

Whenever the parent to a list item is in a deleted state, its child list item cannot be restored and the **Reactivate** button remains nonfunctional.



## SCENARIO: REACTIVATE BUTTON AVAILABLE

Whenever the parent to a list item is in an active state, its child list item can be restored and the **Reactivate** button is functional.




This also acts as a record that may be reviewed by the admin to understand the status of their list items and decide to restore previously deleted list items.

**NOTE:** Restoring a sub-item (child) is restricted to sub-items where the parent is active – restore a parent list item before attempting to individually restore sub-items to that parent.

## Configuration / Feature Activation

The feature is automatically available; there are no additional configuration or activation steps.

 For more information, refer to the *Shared: List Management Setup Guide*.

## Localization

### \*\*Ongoing\*\* Translation Term Updates in Croatian

Information First Published	Information Last Modified	Feature Target Release Date
October 13, 2023	--	November 11, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

**All Products | All Editions**

#### Overview

Starting with the October release, SAP Concur is changing the following terms in the Croatian version of the SAP Concur user interface to bring consistency in translation:



English Term	Current Croatian Term	Updated Croatian Term
receipt	priznanica	račun
bill	račun, faktura	obračun

**NOTE:** Please keep track of this change as it might impact your company's internal documentation or training materials.

#### **BUSINESS PURPOSE / CLIENT BENEFIT**

This revision provides a more accurate translation and improved user experience in Croatian.

#### **End-User Experience**

The user sees the updated term for receipt and bill in the Croatian version of the SAP Concur user interface.

#### **Configuration / Feature Activation**

This change occurs automatically; No configuration steps are required.

### **\*\*Ongoing\*\* Translation Term Updates in Indonesian**

Information First Published	Information Last Modified	Feature Target Release Date
October 13, 2023	--	November 11, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### **Applies to:**

**All Products | All Editions**

#### **Overview**

Starting with the October release, SAP Concur is changing the following terms in the Indonesian version of the SAP Concur user interface to bring consistency in translation:

English Term	Current Indonesian Term	Updated Indonesian Term
itinerary	rute perjalanan rencana perjalanan	rencana perjalanan
expense	biaya pengeluaran	biaya

**NOTE:** Please keep track of this change as it might impact your company's internal documentation or training materials.

## BUSINESS PURPOSE / CLIENT BENEFIT

This revision provides a more accurate translation and improved user experience in Indonesian.

### **End-User Experience**

The user sees the updated term for itinerary and expense in the Indonesian version of the SAP Concur user interface.

### **Configuration / Feature Activation**

This change occurs automatically; No configuration steps are required.

## Profile Settings / Security

### **\*\*Ongoing\*\* Temporary Security Changes to User Profile**

Information First Published	Information Last Modified	Feature Target Release Date
July 6, 2023	October 13, 2023	June 28, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### **Applies to:**

**Travel, Expense, Invoice, Request | Professional & Standard**

#### **Overview**

The evolving cybersecurity landscape requires that SAP Concur temporarily adopt the following security measures when editing the following profile options for an end-user:

#### **End User Experience**

##### **Email 1**

- If an end user changes an email address in the **Email Addresses** section of the **My Profile - Personal Information** page, a confirmation email is sent to both the old and updated email addresses. For example, if a user changes the email address associated with **Email 1**, a confirmation email is sent to both the previous (changed) and new **Email 1** addresses. And if the **Email 2** email address is changed, a confirmation email is sent to both the old and new **Email 2** email addresses.
- Existing profile settings that prevent the email change notification from being sent are ignored and the emails are sent to the end-user as stated in the previous bullet.

## **Last Name**

- **End users who sign in via SSO:** End users who sign in to SAP Concur Solutions via SSO can update the **Last Name** field on the **My Profile - Personal Information** page.
- **End users who sign in using a username and password:** The system prevents users who sign in using a username and password from updating the **Last Name** field on the **My Profile - Personal Information** page. An administrator can change the information in the **Last Name** field through the **User Administration** page.

## **Administrator Experience**

- Administrators can still change the **Last Name** field of a user's profile through the **User Administration** page.
- Administrators can also continue to update the **Last Name** field of a user's profile through the Concur API, import file, and feed options.

## **BUSINESS PURPOSE / CLIENT BENEFIT**

These changes help to ensure the integrity of SAP Concur client data.

## **Accounts Disabled by SAP Concur**

During routine monitoring activities, SAP Concur may notice abnormal changes to user profiles including name, primary email address, secondary email address, and potentially fraudulent travel bookings. The accounts within your environment that may be linked to fraudulent activity may be disabled. To reenable these accounts, please work directly with your account administrator, or SAP Concur Support. We encourage all customers to adhere to strong password security measures and configurations. For further information, please visit the Password Security article on the SAP Help Portal [Password Security | SAP Help Portal](#).

## **Configuration / Feature Activation**

This security change is enforced by default for all applicable products. No change to this behavior is available to the client at this time and the client will be notified of any changes they may need to make in a future release.

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**!** **IMPORTANT:** These changes are temporary and will be reversed in the future: clients will be informed of these changes in a subsequent release.

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# SAP Concur Integrations

## Funds and Grants Integration with Concur Solutions Now Available

Information First Published	Information Last Modified	Feature Target Release Date
October 6, 2023	--	October 14, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

### Applies to:

**Expense, Request | Professional Edition**

### Overview

SAP has added integration functionality to connect Concur Expense and Concur Request with the SAP S/4HANA funds and grants management module. The Funds and Grants Integration with Concur Solutions enables automatic funds check and funds reservation against funds, grants, and budgets maintained within SAP.

The integration allows clients to:

- Perform funds checks at various points in the report/request workflow
- Create funds reservations at various points in the report/request workflow
- Automatically release funds when spend concludes
- Monitor and manage the integration using the new **Funds and Grants Integration > Monitor Integration** and **Configuration** pages
- Route unsuccessful obligation documents to the Integration Manager for resolution

The integration adds the following new user roles:

- Integration Manager
- Integration Manager Advanced
- Integration Manager View Only

These new roles provide permissions for the new **Funds and Grants Integration > Monitor Integrations** and **Configuration** pages.

### **BUSINESS PURPOSE / CLIENT BENEFIT**

Funds and Grants Integration with Concur Solutions helps ensure spend is properly allocated, spend is reserved before it is reimbursed, funds availability for anticipated spend is tracked, and funds are released appropriately.

## Prerequisites

The following prerequisites are required to use the Funds and Grants Integration with Concur Solutions:

- Financial integration with SAP Integration with Concur Solutions (ICS)
- Concur Expense Professional/Premium Edition
- (Optional) Concur Request Professional/Premium Edition (if your organization wants to use pre-spend reservations of funds)
- SAP S/4HANA 2023 release or SAP S/4HANA Cloud, public edition

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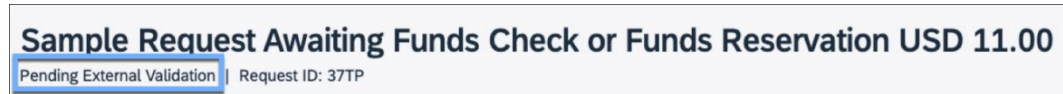
**NOTE:** The SAP Funds and Grants integration with Concur Solutions cannot be used concurrently with Concur Budget.

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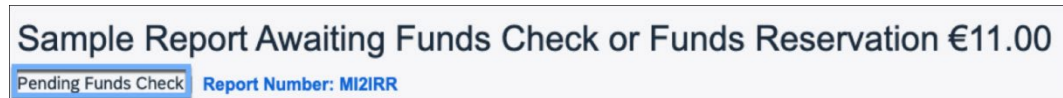
## User Experience

When an expense report or request reaches a workflow step with the integration enabled, the expense report or request status is updated, and the integration-related actions are displayed in the **Audit Trail**.

In Concur Request, when a Funds Check or Funds Reservation is in process for a request, the user will see the status, Pending External Validation, on the request.



In Concur Expense, when a Funds Check or Funds Reservation is in process for an expense report, the user will see the status, Pending Funds Check or Pending Funds Reservation, on the expense report.



The Funds Check or Funds Reservation actions are displayed in the **Audit Trail** for an expense report or request.

This example shows a successful Funds Reservation and Funds Check action in the audit trail for a request.

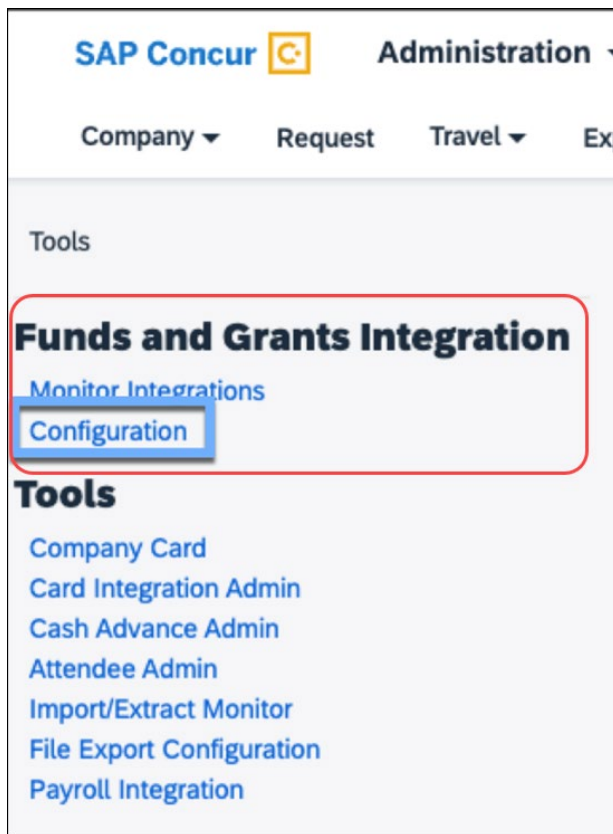
Request Level	Date/Time	Updated By	Action	Description
	08/30/2023 7:49 AM	System, Concur	Approval Status Change	Status changed from Pending External Validation to Approved
	08/30/2023 7:49 AM	System, Concur	Funds Reservation	Funds successfully reserved in the financial system
	08/30/2023 7:48 AM	Never, William	Approval Status Change	Status changed from Submitted & Pending Approval to Approved
	08/30/2023 7:46 AM	System, Concur	Approval Status Change	Status changed from Pending External Validation to Approved
	08/30/2023 7:46 AM	System, Concur	Funds Check	Sufficient funds available
	08/30/2023 7:44 AM	Hetfield, James	Approval Status Change	Status changed from Submitted to Pending External Validation
	08/30/2023 7:44 AM	Hetfield, James	Approval Status Change	Status changed from Not Submitted to Submitted

This example shows an unsuccessful Funds Check action in the audit trail for a request.

Request Level	Date/Time↓↑	Updated By↓↑	Action↓↑	Description↓↑
	08/30/2023 6:02 AM	System, Concur	Funds Check	Insufficient funds available
	08/30/2023 5:58 AM	Hetfield, James	Approval Status Change	Status changed from Submitted to Pending External Validation
	08/30/2023 5:58 AM	Hetfield, James	Approval Status Change	Status changed from Not Submitted to Submitted

### Admin Experience

In Tools (**Administration > Tools**), there is a new **Funds and Grants Integration** section that contains the **Monitor Integrations** and **Configuration** pages.



The administrator can use the **Configuration** page to assign different integration configurations to the various Expense Groups. You can also use this page to create new configurations or modify the default configuration for the Funds and Grants Integration with SAP Concur Solutions. All groups are initially assigned to the default configuration.

### MONITORING THE SAP FUNDS AND GRANTS INTEGRATION

Users assigned the applicable integration manager role can use the **Monitor Integrations** page to track and manage the obligation documents for the employee groups to which they have access.

Integration Status	Status Date	Integration Type	Responses	Document Type	Document ID	Employee Name	Actions
Action Required	08/29/2023	Funds Check	000(CTE_FND_POSTING), 000(CTE_FND_POSTING)	REQUEST	393T	Kingston US Test Supplier	...
Action Required	08/30/2023	Funds Check	126(CTE_FND_POSTING), 001(BUAVC), 005(FMAVC)	REQUEST	393W	Traveler P501	...
Action Required	08/30/2023	Funds Check	000(CTE_FND_POSTING), 000(CTE_FND_POSTING)	REQUEST	3943	James Hetfield	...
Action Required	08/31/2023	Funds Check	000(CTE_FND_POSTING), 000(CTE_FND_POSTING)	REQUEST	394C	James Hetfield	...
Action Required	08/31/2023	Funds Check	126(CTE_FND_POSTING), 001(BUAVC), 005(FMAVC)	REPORT	F9Y0HE	Traveler P501	...
Action Required	09/03/2023	Funds Check	126(CTE_FND_POSTING), 001(BUAVC), 005(FMAVC)	REQUEST	394H	Traveler P501	...

## Configuration / Feature Activation

This integration is available for new or existing clients using Concur Expense Professional Edition and optionally Concur Request Professional Edition. The feature is enabled in Concur Expense Group Configurations. The feature is configured in Concur Expense and Concur Request Workflows and Funds and Grants Integration Configuration under Tools, with additional configuration in other SAP products.



For more information, refer to the *Shared: Funds and Grants Integration with Concur Solutions Setup Guide for Professional Edition*.

## SAP Concur Sign In

### Unified Sign-In Page Updated

Information First Published	Information Last Modified	Feature Target Release Date
October 13, 2023	--	Late September, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

**All Products | All Editions**

#### Overview

In late September 2023, SAP Concur updated the appearance of the unified sign-in page.

#### BUSINESS PURPOSE / CLIENT BENEFIT

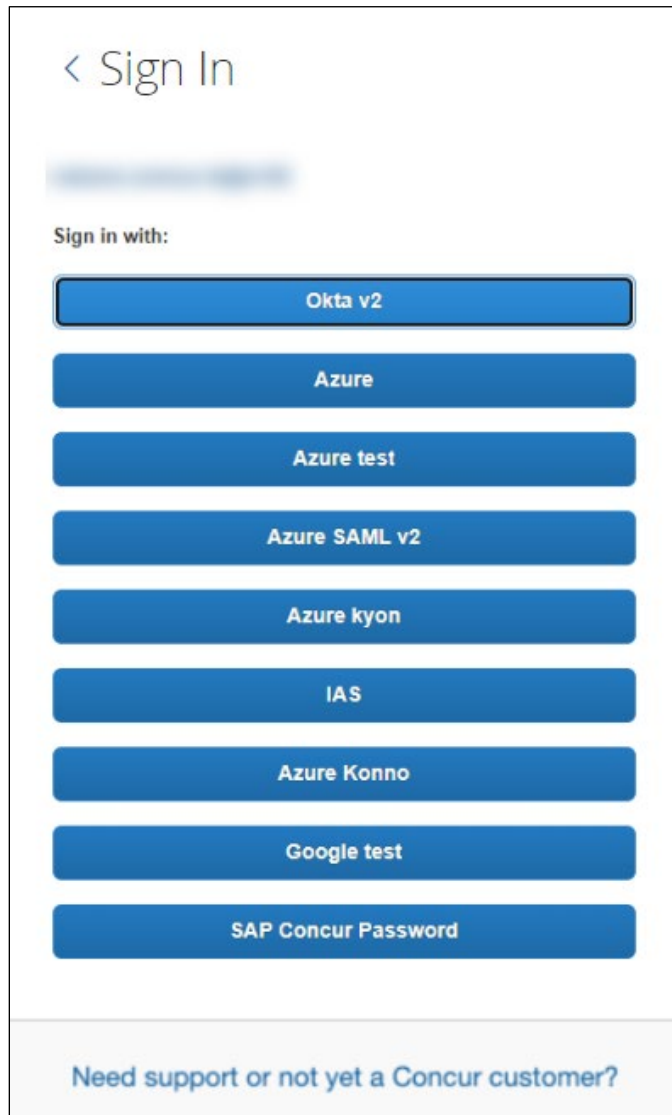
The updated appearance is more consistent with the appearance of the general concursolutions.com sign-in page.

#### End-User Experience

When signing in to SAP Concur solutions through a unified sign-in page—for example, when signing in through SSO via a page with multiple sign-in choices—the user sees the new page design.



## Example



### **Configuration / Feature Activation**

This change occurred automatically.

# SAP Concur Sign In / Security

## Mandatory Two-Factor Authentication (2FA) for SAP Concur Sign In

Information First Published	Information Last Modified	Feature Target Release Date
July 21, 2023	October 6, 2023	October 18 and November 15, 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

### Applies to:

[All Products](#) | [All Editions](#)

### Overview

To enhance the security of all SAP Concur users, SAP Concur plans to implement mandatory two-factor authentication (2FA) for users who sign in to SAP Concur solutions with a Concur username and password.

Mandatory 2FA will be implemented in two phases. The first phase is targeted for October 18, 2023. The second phase is targeted for November 15, 2023.

---

**NOTE:** SAP Concur also plans to implement a new sign-in policy settings page and default sign-in policy settings on the same schedule with 2FA. For more information, refer to the *New Sign-In Settings Page* release note in this document.

---

### BUSINESS PURPOSE / CLIENT BENEFIT

2FA provides improved security for SAP Concur clients.

### Implementation Phases for Mandatory 2FA

#### PHASE 1

Phase 1 of the mandatory 2FA implementation begins on October 18, 2023.

During this phase:

- All users can set up 2FA without adding or verifying an email address in the **Email Address** section of their **Profile Settings > Personal Information** page.

---

#### **NOTE: Valid Email Address**

A valid email address is an email address that can send and receive email messages.

---

- Although a valid email address is not required during this phase, SAP Concur recommends that users add a valid email address before phase 2 begins on November 15, 2023.

- Beginning on October 18, if it is not already setup, after a user enters their SAP Concur sign in credentials (username and password) on the Concur sign in page, they will be prompted to setup 2FA.

## PHASE 2

Phase 2 of the mandatory 2FA implementation begins on November 15, 2023.

During this phase:

- To ensure they can receive a link via email to begin the setup of 2FA, all users must have a valid email address added to the **Email Address** section of their **Profile Settings > Personal Information** page in Concur.

---

**NOTE:** Company Admins will be able to disable the email address requirement through the new **Sign-In Settings** page.

For more information about the **Sign-In Settings** page, refer to the *New Sign-In Settings Page* release note in this document.

- If the user does not have a valid email address added to their profile, they must contact their Company Admin or Concur Customer Support to setup 2FA.
- The user's email address must be a valid one, but it does not have to be verified.

---

**NOTE:** A verified email address is an email address that has been successfully verified through the **Email Address** section of a user's **Profile Settings > Personal Information** page in Concur.

Users are **not** required to verify their email address.

- Company Admins will have the option to opt out of phase 2 and enforce only phase 1. The option to disable phase 2 will be available through the new **Sign-In Settings** page. The ability to opt out of phase 2 on the new **Sign-In Settings** page will be available one week prior to launch of phase 2.

---

**NOTE:** Opting out of phase 2 is not recommended. Phase 2 offers an additional layer of security for your SAP Concur user accounts.

---

## User Experience

When this change is implemented, users will be required to enroll in 2FA during the sign in process and they might need to download an authenticator app to complete 2FA if they do not already have one.

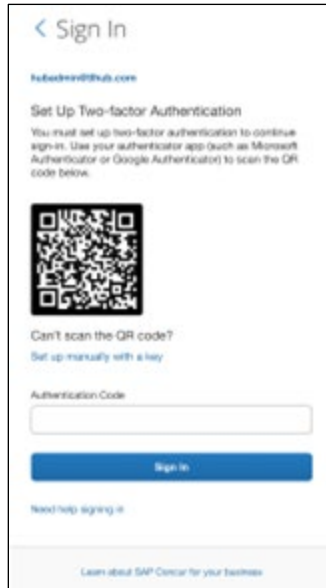
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**NOTE:** If you have multiple username and password sign in credential combinations for SAP Concur solutions, you must follow the enrollment process for each set of credentials.

---

## 2FA ENROLLMENT PROCESS

1. On the Concur mobile or web sign in page, enter your SAP Concur username and password.
2. After entering your password, the **Set Up Two-Factor Authentication** page is presented.



- If you are using a mobile device to setup 2FA and have already downloaded an authenticator app, you can scan the QR code on the **Set Up Two-Factor Authentication** page to begin setting up 2FA for SAP Concur solutions.
- If you do not yet have an authenticator app setup, you can download one and then proceed to setup 2FA.
- If you do not have a mobile device or prefer not to use one for this process, you can use an authenticator app in a web browser.

---

**NOTE:** Your company might have requirements or restrictions concerning authenticator apps. You might need to contact your administrator or IT department to confirm which authenticator apps are permitted. SAP Concur does not have access to information about your company's specific authenticator app requirements.

---

3. Follow the steps or prompts from the authenticator app to generate a 6-digit code. These steps vary depending on which authenticator app you are using.

---

**NOTE:** SAP Concur does not have information about which authenticator app you use and cannot provide steps for this process. Consult the authenticator app user guide or your company's IT department if you require assistance with this step.

---

4. Enter the 6-digit code into the **Authentication Code** field on the **Set Up Two-Factor Authentication** page.

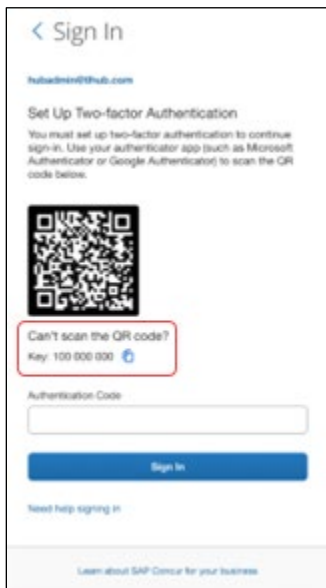
5. Click **Sign In**.

#### ENROLLMENT PROCESS USING A MANUAL KEY

If you are unable to scan the QR code on the **Set Up Two-Factor Authentication** page, you can use the manual process.

1. Click the **Set up manually with a key** link.

The manual setup key is presented.



2. Follow the steps in your authenticator app to enter the key manually. These steps vary depending on which authenticator app you are using.

---

**NOTE:** SAP Concur does not have information about which authenticator app you use and cannot provide steps for this process. Consult the authenticator app user guide or your company's IT department if you require assistance with this step.

---

3. After you enter the key manually and follow the steps in your authenticator app, the authenticator app will generate a 6-digit code. Enter the code into the **Authentication Code** field on the **Set Up Two-Factor Authentication** page.
4. Click **Sign In**.

After 2FA is implemented for SAP Concur solutions, users must use 2FA when they sign in to SAP Concur solutions. This typically means that the user will be prompted to enter a one-time 6-digit code generated by the authenticator app each time they sign in to SAP Concur solutions.

## Configuration / Feature Activation

2FA will be automatically implemented; there are no steps to enable 2FA for SAP Concur solutions.

After it is implemented, users will be prompted to enroll in 2FA during the sign in process and once enrolled, users will be required to perform 2FA when signing in to SAP Concur solutions.



For additional information, refer to the [Concur Sign In Security Changes - Two-Factor Authentication \(2FA\) and New Password Policy UI \(SignIn Settings UI\) FAQ](#).

## SAP Concur User Assistance

### \*\*Ongoing\*\* Links From the SAP Concur Solutions UI to Product Documentation Being Removed

Information First Published	Information Last Modified	Feature Target Release Date
May 12, 2023	June 8, 2023	Ongoing in 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

[All Products](#) | [All Editions](#)

#### Overview

Some pages in the SAP Concur solutions UI include links to product documentation or other content. In June 2023, SAP Concur will begin removing these links.

The SAP Help Portal is the central source for all product documentation, release notes, and other content. SAP Concur clients can use the [SAP Concur](#) page on the SAP Help Portal to find the complete library of SAP Concur solutions documentation.

#### BUSINESS PURPOSE / CLIENT BENEFIT

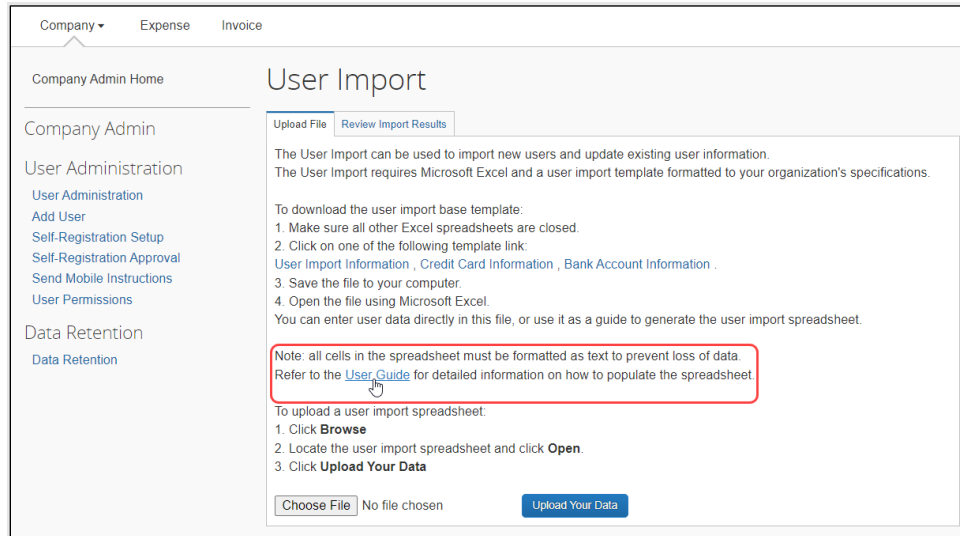
Because the links to product documentation from the SAP Concur solutions UI point to English-only content, the experience is not optimal for users that view the UI in languages other than English. In addition, direct links to a single document prevent the user from viewing and navigating the entire content library.

To align with SAP best practices, in June 2023, SAP Concur will begin removing direct links from the SAP Concur solutions UI that point to product documentation on [concurtraining.com](#). This process will be ongoing in 2023.

## Admin and End-User Experience

SAP Concur solutions UI pages with links to product documentation will be updated to remove the links.

### Example



## Configuration / Feature Activation

This change will be made in phases, starting in June 2023.

## SAP Fiori Themes

### \*\*Ongoing\*\* SAP Fiori Horizon Themes for Concur Mobile and Web

Information First Published	Information Last Modified	Feature Target Release Date
February 10, 2023	September 15, 2023	Phased release: May 2023 through April 2024
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

**All Products | All Editions**

#### Overview

SAP Concur plans to adopt the SAP Fiori with Horizon visual design theme family for all SAP Concur solutions on both the mobile app and the web.

Implementation of the SAP Fiori with Horizon visual design theme impacts the look and feel of SAP Concur solutions by updating fonts, font sizes, icons, colors, and

shapes. In addition, in both the SAP Concur mobile and web UI, navigation from the home page is slightly modified.

Introduction of the new design themes will be phased beginning on May 20, 2023. SAP Concur plans to fully implement the new theme, decommissioning the current, legacy theme, in 2024.

### **BUSINESS PURPOSE / CLIENT BENEFIT**

These changes improve the overall user experience, better support accessibility features, and help to provide a consistent user experience across all SAP products.

## ***Admin Experience***

### **MOBILE**

SAP Concur has implemented SAP Fiori with Horizon in the Mobile app.

### **WEB UI**

SAP Concur began implementing SAP Fiori with Horizon themes in phases beginning in May 2023:

**Phase 1 – May 20, 2023, and June 22, 2023:** On May 20, 2023, SAP Concur implemented **Theme Settings** for SAP Concur Professional edition clients and for most Standard edition clients. On June 22, 2023, **Theme Settings** were enabled for the remaining Standard edition clients.

Admins with the required permissions can access **Theme Settings** from the following locations:

- **Standard Edition:** Theme settings are accessed from the **Administration > Tools** page.
- **Professional Edition:** Theme settings are available on the **Administration > Company > Company Admin > Company Settings** page.

In the theme setting section, admins can choose between the following options:

- **Legacy Concur UI:** End users only see the legacy Concur Gateway theme.
- **Legacy Concur UI and Fiori Horizon:** End users see the legacy Concur Gateway theme by default. On the **Profile Settings > System Settings** page, they can choose between the Concur Gateway theme, Morning Horizon, Evening Horizon, and high contrast themes.
- **Fiori Horizon:** End users see Morning Horizon by default. On the **Profile Settings > System Settings** page they can choose between the Morning Horizon, Evening Horizon, and high contrast themes.



**Theme Settings**

- Legacy Concur UI**  
*Users only see Concur Gateway theme*
- Legacy Concur UI and Fiori with Horizon**  
*Users can choose between Concur Gateway, Morning Horizon, Evening Horizon and high contrast themes*  
Default theme: Concur Gateway
- Fiori with Horizon**  
*Users can choose between Morning Horizon, Evening Horizon and high contrast themes*  
Default theme: Morning Horizon

**Save**

If you select **Legacy Concur UI** and then click **Save**, the following message is presented:

“Successfully updated theme settings!

Users can set themes on the Profile System Settings page. The page will be reloaded to show changes.”

If you select **Legacy Concur UI and Fiori with Horizon** and then click **Save**, the following message is presented:

“This change to theme settings is permanent and cannot be undone. The Fiori with Horizon themes will be options for users to use and cannot be removed. Okay to proceed?”

After you click **OK**, the following message is presented and the **Legacy Concur UI** option is no longer available in **Theme Settings**:

“Successfully updated theme settings!

Users can set themes on the Profile System Settings page. The page will be reloaded to show changes.”

If you select the **Fiori with Horizon** option, after you click **OK**, all options in **Theme Settings** are removed and the follow message is presented:

“Users can choose between Morning Horizon, Evening Horizon and high contrast themes  
Default theme: Morning Horizon

This company is already using the latest theme settings”

---

**NOTE:** If you select **Fiori with Horizon** in **Theme Settings**, you will not have the option to revert to options that include the legacy Concur Gateway theme until the option is made available in October 2023.

---

**Phase 2 – Beginning October 2, 2023:** On October 2, 2023, SAP Concur plans to start the process of setting Morning Horizon as the default SAP Concur UI theme for all clients. The process of updating all existing SAP Concur clients to the new default setting will take some time. New clients will automatically default to the Morning Horizon theme.

When Morning Horizon becomes the default UI theme in October, existing SAP Concur client admins will have access to **Theme Settings** and will be able to revert to the legacy Concur Gateway theme.

---

**NOTE:** When Morning Horizon becomes the default theme, Admins for preexisting Concur entities will be able to choose either the legacy Concur Gateway theme or SAP Horizon for Fiori themes. A hybrid option that enables both sets of themes will not be available.

---

**Phase 3 – April 2024:** SAP Concur plans to decommission the legacy Concur Gateway theme. When it is decommissioned, Morning Horizon will become the default theme and end users will be able to choose between Morning Horizon, Evening Horizon, and high contrast themes.

---

**NOTE: Clients with SAP Fiori Quartz themes:** On October 2, 2023, SAP Concur will decommission the SAP Fiori 3 Quartz themes and clients with SAP Fiori 3 Quartz themes will automatically default to the SAP Fiori with Horizon visual themes.

---

### ***Implementation Schedule for Clients with Concur Budget***

Currently, some screens in Budget are not fully compatible with Horizon for Fiori themes.

---

**NOTE:** This does not impact SAP Concur mobile app. Budget clients already have access to the new theme on the mobile app.

---

To address this issue, clients with Budget will be migrated to the new themes on the following schedule:

**Phase 1 – October 2023:** Beginning on October 2, 2023, Budget clients will be able to opt in to the Horizon for Fiori themes. The opt-in phase will last approximately 90 days.

**Phase 2 – January 2024:** Beginning in January 2024, SAP Concur plans to implement Morning Horizon as the default SAP Concur UI theme for clients with Budget. The process of updating all existing SAP Concur clients to the new default setting might take some time.

---

**NOTE:** New clients with Budget will automatically default to the Morning Horizon theme.

---

When Morning Horizon becomes the default UI theme in October, existing SAP Concur client admins will have access to **Theme Settings** and will be able to revert to the legacy Concur Gateway theme.

---

**NOTE:** When Morning Horizon becomes the default theme, Admins for preexisting Concur entities will be able choose either the legacy Concur Gateway theme or SAP Horizon for Fiori themes. A hybrid option that enables both sets of themes will not be available.

---

**Phase 3 – April 2024:** SAP Concur plans to decommission the legacy Concur Gateway theme. When it is decommissioned, Morning Horizon will become the default theme and end users will be able to choose between Morning Horizon, Evening Horizon, and high contrast themes.

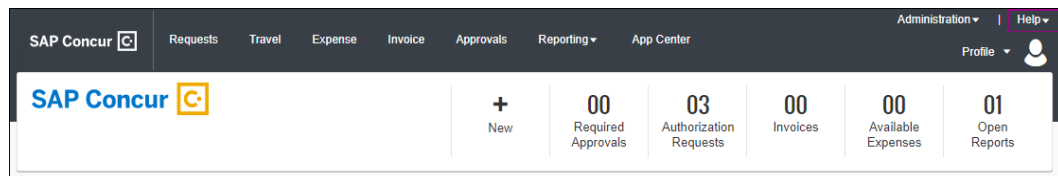
### ***TMC Experience***

The **Theme Settings** page is available in Global View.

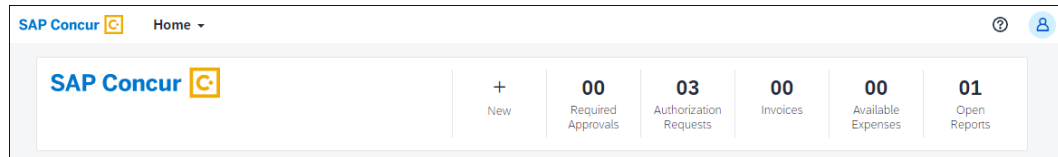
### ***End User Experience***

With the SAP Fiori with Horizon visual design themes, the overall look of SAP Concur solutions is updated with new fonts, icons, colors, and shape design.

### **LEGACY PAGE DESIGN EXAMPLE**



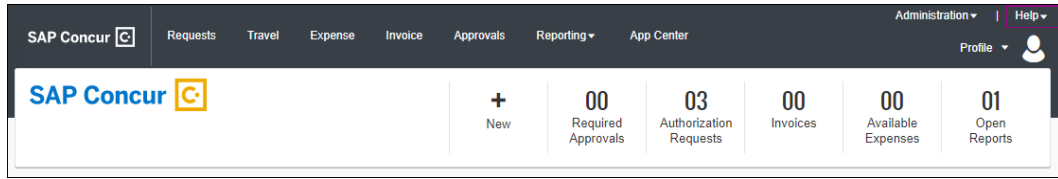
### **SAP FIORI WITH HORIZON DESIGN EXAMPLE**



Navigation from the SAP Concur home page is also slightly modified so that it is simpler and more consistent with other SAP products.

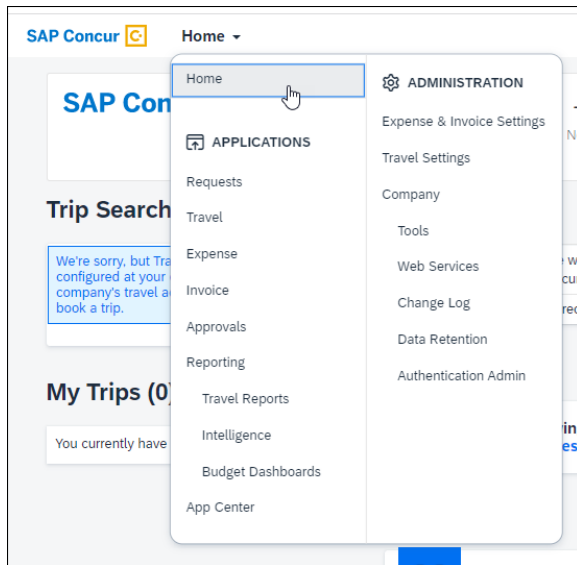
### **LEGACY HOME PAGE NAVIGATION**

With the legacy theme, navigation from the home page relies on product tabs and the **Administration** menu.



## SAP FIORI WITH HORIZON HOME PAGE NAVIGATION

With the SAP Fiori with Horizon visual design theme, navigation from the Concur home page to Concur product and administration pages is consolidated in the **Home** menu.



### **Configuration / Feature Activation**

SAP Concur is implementing these changes through a phased approach that began in May 2023 and is targeted to be completed in April 2024.

# Planned Changes

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The following features and changes are targeted for future releases. SAP Concur solutions reserves the right to postpone implementation of – or completely remove – any enhancement/change mentioned here.

## SAP Concur User Assistance

### **\*\*Planned Changes\*\* SAP Concur Product Documentation Moving to the SAP Help Portal**

Information First Published	Information Last Modified	Feature Target Release Date
June 9, 2023	September 15, 2023	Q3 2024
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### **Applies to:**

**All Product | All Editions**

#### **Overview**

Currently, most SAP Concur product documentation is published to concurtraining.com. SAP Concur User Assistance is targeting the third quarter of 2024 to publish all product documentation (such as setup and user guides) to the [SAP Help Portal](#).

---

**NOTE:** Some SAP Concur product documentation, such as the monthly admin summaries and end user help topics, is already published to the [SAP Help Portal](#). The [SAP Help Portal](#) also provides links to the product documentation published to concurtraining.com so customers are encouraged to bookmark and start using the SAP Help Portal now to access product documentation.

---

! **IMPORTANT:** In 2024, after the product documentation is moved to the [SAP Help Portal](#), links and bookmarks that point to the **tech\_pubs** folder on concurtraining.com will stop working. Please update your links and bookmarks to the [SAP Help Portal](https://help.sap.com/docs/SAP_CONCUR) (https://help.sap.com/docs/SAP\_CONCUR).

---

#### **BUSINESS PURPOSE / CLIENT BENEFIT**

The [SAP Help Portal](#) has improved search capabilities and there is a mechanism for customers to provide feedback. This change also aligns with SAP best practices for the publication of product documentation and prepares the content for future user assistance innovations.

## ***Admin Experience***

The SAP Concur solutions setup guides, user guides, and fact sheets will continue to be available from the [concurtraining.com](https://www.concurtraining.com) landing pages until the product documentation is moved to the [SAP Help Portal](https://help.sap.com).

Admins can find links to the full SAP Concur product documentation library from the [SAP Help Portal](https://help.sap.com).

Please be aware that during this transition there will be procedures and images that do not precisely match your implementation. For example, when SAP Fiori UI themes are implemented, home page navigation is consolidated under the SAP Concur **Home** menu.

For more information, refer to the [SAP Fiori with Horizon Visual Theme for SAP Concur Solutions](#) FAQ.

### **ACTION ITEM**

Ensure that you update any custom configuration that you may have that references the **tech\_pubs** folder on [concurtraining.com](https://www.concurtraining.com) ([https://www.concurtraining.com/customers/tech\\_pubs/\\*](https://www.concurtraining.com/customers/tech_pubs/*)) to point to the [SAP Help Portal](https://help.sap.com) ([https://help.sap.com/docs/SAP\\_CONCUR](https://help.sap.com/docs/SAP_CONCUR)) instead. Custom configuration that may be impacted by this change can come from several sources such as Training Admin, Company Info, and the new travel experience Configurable Message Boards.

## ***End-User Experience***

End users who access help topics from within SAP Concur solutions will not experience any changes because those help topics are already available from the [SAP Help Portal](https://help.sap.com) through links provided in the products.

### **DOWNLOADING PDFs**

Content available from the SAP Help Portal can be selected and downloaded as a custom PDF file. From the SAP Help Portal, click **Download PDF** > **Create Custom PDF**, select the desired topics from the left navigation pane, and click **Create PDF**.



For a video that includes these clicks, refer to the **Using Online Help** topic available from the SAP Help Portal.

## Example

The screenshot displays the SAP Help Portal interface for 'Concur Expense Professional Edition Administration Help'. The left navigation pane includes a link for 'Using Online Help', which is highlighted with a red box. A red arrow points from this link to a video player on the main content area. The video player shows a 'Welcome to the SAP Help Portal' page with a search bar and various product categories. The video player is also highlighted with a red box. The main content area includes sections for 'Looking for Support?', 'Access Online Help', and 'Search for topics in Help'. The footer contains copyright information, system status, and social media links.

## Configuration / Feature Activation

The location change will happen automatically; there are no configuration or activation steps.

The exact date that the product documentation will be available from the [SAP Help Portal](#) will be provided in future release notes.

## Sign In With Concur

### \*\*Planned Changes\*\* Sign-In With Concur Enhancements

Information First Published	Information Last Modified	Feature Target Release Date
June 9, 2023	October 13, 2023	Early November 2023
Any changes since the previous monthly release are highlighted in yellow in this release note.		

#### Applies to:

**All Products | Professional & Standard**

#### Overview.

Sign-in With Concur (SiwC) functionality enables an app to access a user's SAP Concur account through an authorized endpoint. This functionality is typically used by partner applications.

In early November 2023, SAP Concur plans to implement the following improvements to SiwC functionality:

- Make the experience consistent with the SAP Concur mobile and web sign-in experiences.
- Allow users to sign-in using SSO (in accordance with company policies).
- Add support for localization of the SiwC page into all SAP Concur-supported languages.

---

**NOTE:** These changes are backwards compatible. Applications that currently use SiwC functionality should not require any updates to accommodate these changes.

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#### BUSINESS PURPOSE / CLIENT BENEFIT

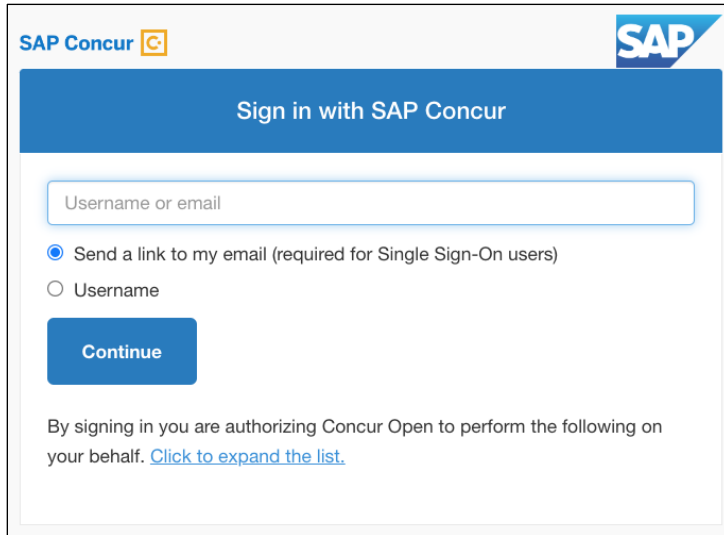
These enhancements improve the consistency of the user sign-in experience, enable users to sign-in through SSO (if their company policies allow it), and enable the localization of the sign-in page.



## End-User Experience

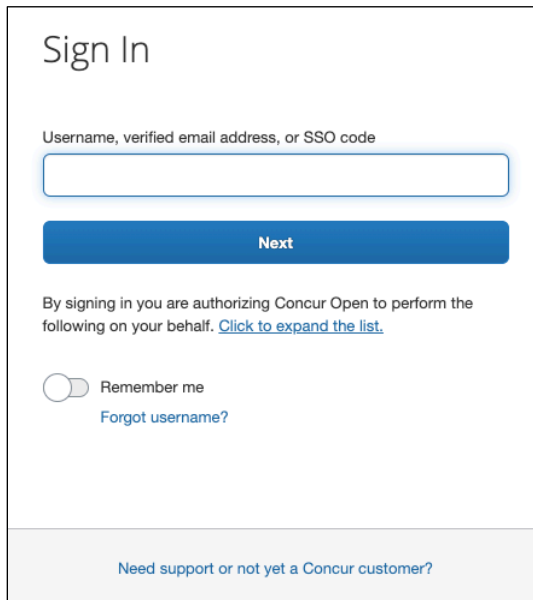
End users who are prompted to sign in to their SAP Concur account through a partner app or other method that uses SiwC functionality will see an updated sign in page.

### Before



The screenshot shows the previous sign-in page for SAP Concur. At the top left is the 'SAP Concur' logo with a small icon, and at the top right is the 'SAP' logo. Below the logos is a blue header bar with the text 'Sign in with SAP Concur'. Underneath the header is a text input field labeled 'Username or email'. Below the input field are two radio button options: 'Send a link to my email (required for Single Sign-On users)' (which is selected) and 'Username'. A blue 'Continue' button is positioned below the radio buttons. At the bottom of the page, there is a line of text: 'By signing in you are authorizing Concur Open to perform the following on your behalf. [Click to expand the list.](#)'

### After

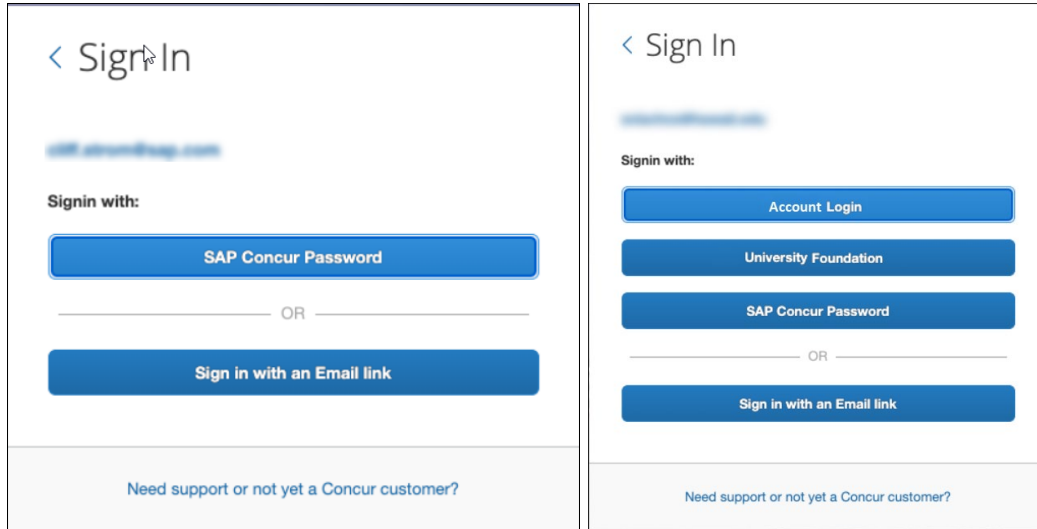


The screenshot shows the updated sign-in page. The title 'Sign In' is at the top. Below it is a text input field with the placeholder text 'Username, verified email address, or SSO code'. A blue 'Next' button is located below the input field. Below the button is a line of text: 'By signing in you are authorizing Concur Open to perform the following on your behalf. [Click to expand the list.](#)'. Below this text is a toggle switch labeled 'Remember me' and a link 'Forgot username?'. At the bottom of the page, there is a link: 'Need support or not yet a Concur customer?'.

The sign in page includes an option to review a list of the information the application is authorized to access if the user signs in to their SAP Concur solutions through SiwC. The authorization list varies depending on the application. For example, an application might be authorized to read a user's profile information, read company profile information, obtain traveler preferences, or obtain an OPENID token.

After a user enters their username, verified email address, or company SSO Code, the available sign in options are presented. The available options depend on their company's configuration.

### Examples

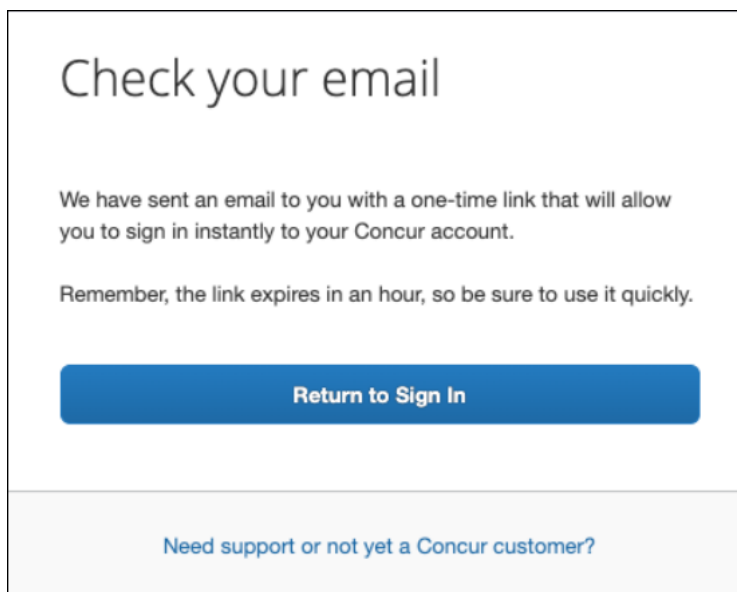


The user can also click **Sign in with an Email link** to receive an email with a sign-in link. After clicking **Sign in with an Email link**, an email is sent to the email address provided on the first sign-in page and the following message is presented:

“Check your email.

We have sent an email to you with a one-time link that will allow you to sign in instantly to your Concur account.

Remember, the link expires in an hour, so be sure to use it quickly.”



### ***Configuration / Feature Activation***

This change occurs automatically.

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**NOTE:** These changes are backwards compatible. Applications that currently use SiwC functionality should not require any updates to accommodate these changes.

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# Client Notifications

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## Accessibility

### Accessibility Enhancements

SAP implements changes to better meet current Web Content Accessibility Guidelines (WCAG). Information about accessibility-related changes made to SAP Concur solutions is published on a quarterly basis. You can review the quarterly updates on the [Accessibility Updates](#) page.

## In-Product User Assistance

### Client Customized Content

If your company creates customized content for SAP Concur solutions through a user assistance tool such as SAP Enable Now or Concur User Assistant by WalkMe, the changes described in these release notes might affect your customized content. SAP Concur recommends reviewing the monthly release notes for all of your SAP Concur solutions as well as the Shared Changes Release Notes to confirm whether any of the planned or released changes might impact your internal, customized content.

If any changes in a release impact your content, work with your internal teams to update your content accordingly.

## Subprocessors

### SAP Concur Non-Affiliated Subprocessors

The list of non-affiliated subprocessors is available from the *SAP Sub-processors / Data Transfer Factsheets* page.

▶ **To access the SAP Concur Sub-processors List:**

1. Click the following link to navigate to the *SAP Sub-processors / Data Transfer Factsheets* page:  
[SAP Sub-processors / Data Transfer Factsheets](#)
2. Sign in to the SAP Support Portal using your Support User ID (S-user) and password.

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**NOTE:** SAP customers must sign in to the SAP Support Portal using their Support User ID (S-user) and password. For information about S-User IDs, [Your New Support User ID \(S-user\)](#) and to the [Learn All About S-User IDs](#) blog post.

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3. On the *SAP Sub-processors / Data Transfer Factsheets* page, type "Concur" in the **Search** field.
4. In the **Title** column, click **SAP Concur Sub-processors List**.

If you have questions or comments, please reach out to: [Privacy-Request@Concur.com](mailto:Privacy-Request@Concur.com)

## Supported Browsers

### Supported Browsers and Changes to Support

When changes to browser support are planned, information about those changes will also appear in the [Shared Planned Changes](#) release notes.



For information about supported browsers and planned changes to supported browsers, refer to the [Concur Travel & Expense Supported Configurations](#) guide.

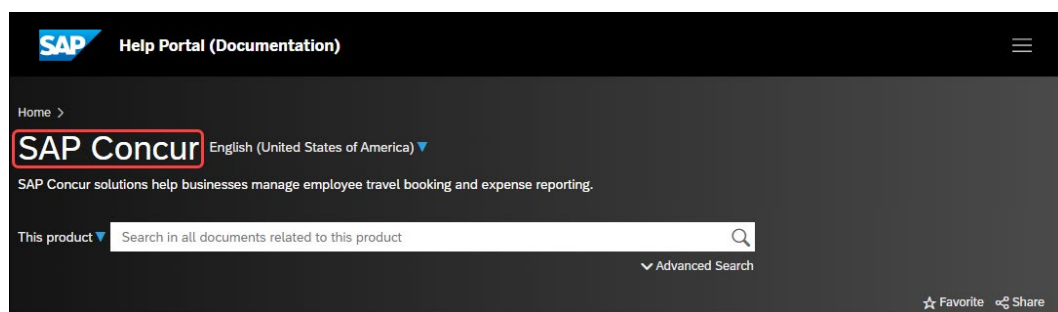
# Additional Release Notes and Other Technical Documentation

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## Online Help

You can access release notes, setup guides, user guides, admin summaries, supported configurations, and other resources via the in-product Help menu or directly on the SAP Help Portal.

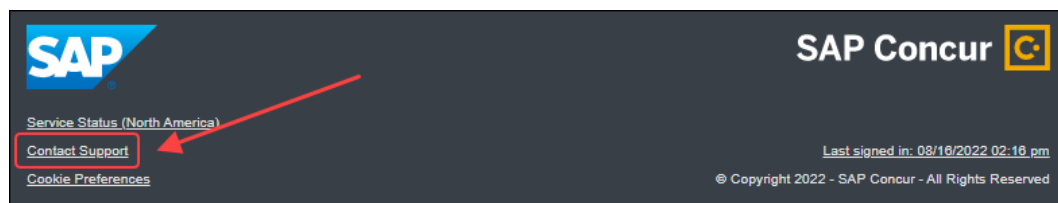
To access the full set of documentation for your product, use the links in the SAP Concur **Help** menu, or visit the [SAP Concur solutions page](#).



## SAP Concur Support Portal – Selected Users

Access release notes, webinars, and other technical documentation on the SAP Concur support portal.

If you have the required permissions, **Contact Support** is available on the SAP Concur **Help** menu and in the SAP Concur page footer.



Click **Contact Support** to access the SAP Concur support portal, then click **Resources**.

- Click **Release/Tech Info** for release notes, technical documents, etc.
- Click **Webinars** for recorded and live webinars.

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