SERAFINOX

Control your spend. Inside SAP.

# Spend to Settle

## Business Resource Document

Enterprise use case, business benefits, finance controls,
and SAP-aligned operating model for SAP Store resource upload.

**CAPTURE COMPLETE APPROVE CONTROL POST RECONCILE SETTLE ANALYZE**

For CFOs, controllers, shared services, CIOs, approvers, and finance operations teams

Prepared for SAP Store resource document use | Version 1.0 | June 2026

Non-contractual product overview

SAP STORE RESOURCE DOCUMENT

# Executive summary

Serafinox is positioned as an SAP-native spend and expense control layer for organizations that want to manage corporate card transactions, employee reimbursements, petty cash, travel receipts, approvals, budget checks, audit evidence, and finance posting readiness in one governed operating model.

### What Serafinox solves

Uncontrolled that spend typically appears as delayed card reconciliation, missing receipts, manual follow-up, unclear account assignment, late policy exceptions, and month-end posting pressure.

### What Serafinox provides

A structured workflow to capture spend early, complete employee evidence, route approvals, validate finance data, manage exceptions, and prepare SAP-aligned posting outcomes.

### Who benefits

CFOs gain earlier visibility, controllers gain stronger governance, shared services gain operating queues, CIOs keep spend data aligned with SAP, and employees get simpler submission and status tracking.

### Why it matters

Finance moves from after-the-fact cleanup to controlled spend execution, reducing exposure before posting and improving confidence in reconciliation, accruals, audit support, and close activities.

BUSINESS CONTEXT

# Why enterprises need controlled spend management

Spend management is not only claim submission. For finance leadership, the core challenge is controlling open exposure before it becomes a late reconciliation, posting, audit, or reimbursement issue.

| | |
|---|---|
| **Delayed visibility** | Card spend, cash transactions, and employee-paid expenses often reach finance after the business event has already occurred. |
| **Fragmented evidence** | Receipts, invoices, policy justifications, approvals, and accounting context can sit across email, spreadsheets, card portals, and disconnected tools. |
| **Manual finance effort** | Finance teams spend time chasing missing documents, remapping cost objects, correcting tax and GL data, and preparing postings under close pressure. |
| **Weak exception control** | Duplicate-risk items, personal spend, budget gaps, aging approvals, and rejected claims need a structured resolution queue rather than ad-hoc follow-up. |
| **Audit exposure** | Without a consistent trail, it becomes harder to prove who submitted, approved, changed, rejected, posted, or settled a transaction. |
| **SAP alignment gap** | External expense islands can create misalignment with SAP company codes, cost centers, WBS elements, internal orders, business partners, tax handling, and document evidence. |

**Serafinox addresses this by treating expense management as a finance control process: spend is captured, enriched, reviewed, validated, approved, monitored, posted, reconciled, settled, and analyzed with clear ownership at every stage.**

BUSINESS USE CASES

# Spend scenarios covered by Serafinox

Serafinox is designed to support diverse spend claim types and business scenarios while preserving control across employees, approvers, controllers, and shared services.

### Corporate card expenses

Capture company card transactions from card programs and route them through employee completion, receipt collection, policy checks, approvals, and finance validation.

### Procurement card spend

Support controlled procurement-card transactions where cost allocation, budget validation, invoice evidence, and posting readiness must be governed centrally.

### Employee reimbursements

Allow employees to submit personally paid expenses with receipts, business purpose, cost object coding, approval status, and reimbursement-ready finance processing.

### Petty cash and cash journals

Bring low-value cash-style transactions into a structured claim and control framework to reduce liquid cash exposure and improve traceability.

### Travel receipts and trip spend

Manage hotel, meals, transport, incidentals, and travel-card receipts with policy routing, approval evidence, and downstream accounting context.

### Cost object scenarios

Process spend against cost center, internal order, WBS element, project, personal usage, salary deduction, or intercompany routing scenarios based on enterprise design.

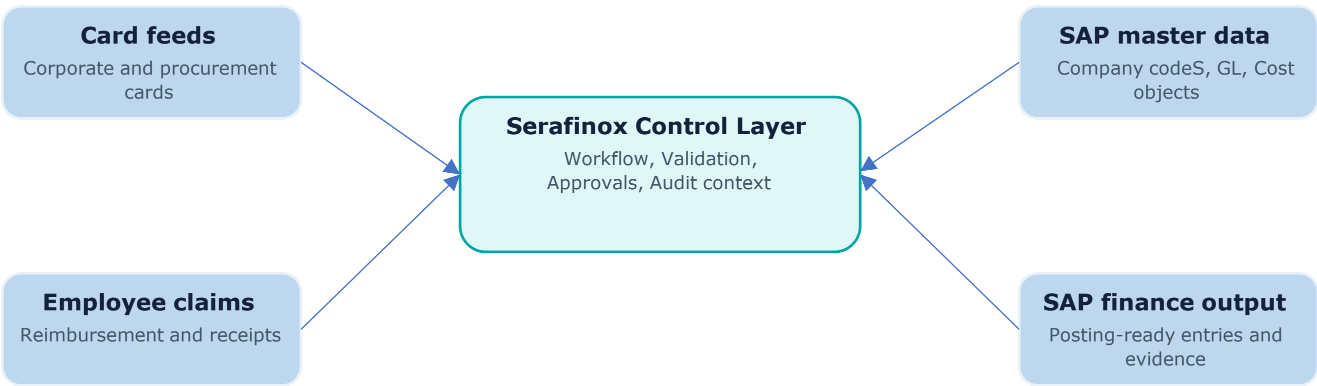
A single controlled journey helps organizations reduce manual consolidation even when different card providers, payment methods, entities, and account assignment patterns are involved.

SOLUTION OVERVIEW

# An SAP-native spend control operating layer

Serafinox aligns the spend lifecycle with SAP-oriented finance structures from the beginning, rather than treating claims as an isolated front-end form.

### SAP-aligned enterprise architecture




### SAP-first finance alignment

Uses enterprise finance concepts such as company code, GL account, cost center, internal order, WBS, employee, vendor, currency, tax, and posting document context.

### Workflow-led control

Routes spend through employee, manager, finance, and shared service review based on policy, amount, organization, cost object, or approval responsibility.

### Evidence-driven processing

Maintains receipts, attachments, comments, decision history, approval status, and exception handling as part of the transaction record.

### Operational visibility

Provides work queues and dashboards for missing receipts, pending approvals, duplicate-risk items, aging transactions, rejected claims, and posting-ready expenses.

SPEND TO SETTLE

# End-to-end controlled process

The Serafinox process can be explained as a connected sequence from the moment spend is captured to the point where finance can settle, reconcile, and analyze it with confidence.

Spend to Settle - from capture to insight

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|
| Capture | Classify | Claim | Approve | Post | Reconcile | Settle | Analyze |

**Every step preserves receipts, approval status, SAP coding, settlement context, and control evidence**

## Capture

Card transaction, receipt, or manual expense Serafinox with amount, merchant, date, and employee context.

## Classify

User selects category, claim type, tax, purpose, cost object, and receipt evidence.

## Claim

Employee creates a claim from selected items and submits it with justification and spend finance coding.

## Approve

Manager or finance reviews policy, receipts, amount, and accounting assignment before release.

## Post

Approved spend is validated and prepared for SAP finance posting with document traceability.

## Reconcile

Finance matches card feeds, claims, approvals, accounting outcomes, and open exposure.

## Settle

Reimbursements, deductions, vendor offsets, corporate card settlement activities are completed according to design.

## Analyze

Leadership reviews spend trends, cycle time, exceptions, aging, and control performance.

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FINANCE CONTROL ASPECTS

# Control before posting, not only after posting

Serafinox strengthens finance governance by validating spend completeness, policy compliance, budget ownership, accounting quality, and exception readiness before transactions move into downstream finance posting.

### Policy compliance

Amount thresholds, spend categories, personal usage flags, receipt requirements, business purpose, travel rules, and escalation paths can be embedded in the review process.

### Duplicate and fraud-risk checks

Duplicate-risk indicators, merchant patterns, receipt reuse, repeated amounts, and aging anomalies can be directed to finance review queues.

### Budget validation

Budget and cost object checks help prevent spend from moving forward without valid financial ownership and available control context.

### Posting quality

Validates company code, GL, cost center, WBS, internal order, tax, currency, employee, vendor, and attachment readiness before finance output is generated.

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**BUSINESS BENEFITS**

# Value by stakeholder group

Serafinox creates value across the finance operating model by giving each stakeholder the information and actions they need without losing SAP alignment.

### CFO and finance leadership

Control open exposure, reduce leakage, improve close confidence, monitor policy exceptions, and track spend trends earlier in the cycle.

### Controllers

Strengthen account assignment, budget validation, tax readiness, GL alignment, posting traceability, and exception accountability.

### Managers and approvers

Review spend context, policy status, receipts, comments, amount thresholds, and cost assignment from a structured approval experience.

### CIO and IT teams

Keep spend processes close to SAP architecture, authorizations, master data, integration governance, and enterprise security standards.

### Employees

Capture receipts, classify spend, submit claims, track status, and respond to rework requests with less dependency on email follow-up.

The result is a finance control layer that supports both operational efficiency and governance depth: users get easier execution, while finance gets better data, stronger review, and clearer accountability.

SHARED SERVICE OPERATING MODEL

# Structured queues for finance operations

For large organizations, spend control requires more than workflow approval. Finance and shared service teams need a disciplined view of operational backlogs, aging, risk, and posting readiness.

| Queue | Purpose | Typical owner |
|---|---|---|
| **Missing receipts** | Follow up and prevent incomplete evidence from reaching posting. | Employee / shared service |
| **Pending approvals** | Prioritize aged items and escalate overdue manager actions. | Approver / finance |
| **Duplicate items** | Review similar merchants, amounts, dates, receipts, and references. | Finance controller |
| **Rejected claims** | Track rework, resubmission, rejection reasons, and policy feedback. | Employee / manager |
| **Aging card transactions** | Reduce unclaimed or unassigned card transactions before close. | Shared service |
| **Posting-ready expenses** | Move approved and validated expenses into downstream finance processing. | Finance operations |

**Queue-based controls improve operational throughput because finance teams can see what to act on first: what is old, what is risky, what is incomplete, and what is ready to post.**

GOVERNANCE AND AUDIT READINESS

# Evidence, accountability, and traceability

Finance control is strongest when every spend item carries its own audit context. Serafinox is designed to preserve the evidence and decision trail that finance, internal audit, and external audit teams need.

### Document evidence

Receipts, invoices, supporting PDFs, comments, and required attachments remain linked to the spend item and claim context.

### Workflow evidence

Submission, approval, rejection, resubmission, finance review, and posting preparation steps can be traced through status and timestamps.

### Accounting evidence

Company code, GL, cost center, internal order, WBS, tax, currency, employee, vendor, and posting reference context are preserved for review.

### Change accountability

Material changes should be visible through audit logs, local timestamps, user IDs, and role-based process ownership.

### Segregation of duties

Employee creation, manager approval, finance control, posting readiness, and audit review can be separated by role and authorization design.

### Exception proof

Policy exceptions, missing receipt reasons, duplicate-risk decisions, and rejection comments become part of the reviewable control narrative.

Audit-ready control design supports stronger governance without slowing the business: users can submit and approve quickly, while finance retains the record needed to explain the spend decision later.

**SAP ALIGNMENT AND INTEGRATION**

# Designed around how SAP finance works

Serafinox helps keep spend data aligned with the SAP finance foundation by validating business context and preparing approved spend for downstream processing and reporting.

| SAP alignment area | Serafinox consideration |
| --- | --- |
| **Master data** | Company code, employee, business partner, vendor, card user, GL account, tax code, currency, cost center, internal order, WBS, and project references. |
| **Posting readiness** | Approved entries can be validated for accounting completeness before they move to posting, reducing late errors and rework. |
| **Attachment handling** | Receipts and evidence can be maintained as part of the transaction and posting support model, depending on customer architecture. |
| **Intercompany and routing** | Spend can be directed to the company code or cost object that benefits from the expense, supporting complex enterprise scenarios. |
| **Corporate card intake** | Supports card transaction intake scenarios for Mastercard, Visa, Amex, corporate cards, procurement cards, and bank-issued card programs. |
| **Reporting and analytics** | Provides control visibility on open exposure, approval aging, missing evidence, exception rates, cycle time, and settlement progress. |

Integration scope should be finalized during implementation based on the customer SAP landscape, deployment model, interfaces, authorizations, document storage, workflow design, and finance posting requirements.

MOBILE, SECURITY, AND USER EXPERIENCE

# Enterprise access for spend actions on the move

Employees, managers, approvers, and finance users often need to act while away from the desk. Serafinox supports mobile spend management scenarios so users can complete finance tasks without breaking control.

### Mobile spend actions

Capture receipts, review transactions, submit claims, approve expenses, respond to rework, and track status from mobile-friendly experiences.

### SAP Mobile Services

Mobile access can be enabled through secured SAP Mobile Services to support enterprise-grade security, connectivity, policy enforcement, and managed access.

### Role-based experience

Employees see their own transactions and claims; managers see approval work; finance sees queues, exceptions, and posting readiness based on authorization.

### Brand flexibility

The mobile app experience can support rebranding and customer-specific presentation options depending on implementation and rollout needs.

### Clean UX

Simple submission, review, and approval screens reduce dependency on SAP power users and help improve adoption for business users.

### Secure operating model

Sensitive card, employee, merchant, receipt, approval, and posting data should remain governed by enterprise security and SAP-aligned access controls.

**The intent is to combine convenience with governance: mobile actions accelerate cycle time, while controls preserve receipts, approvals, policy checks, and finance accountability.**

VALUE MEASUREMENT

# KPIs for measuring Serafinox impact

A successful spend management program should be measured through finance, process, control, and user adoption metrics. The following KPIs can be used to define baseline and target outcomes during implementation.

| KPI area | Example metric | Why it matters |
|---|---|---|
| **Spend visibility** | Open card exposure by age and company code | Shows what finance must control before period close. |
| **Receipt discipline** | Missing receipt percentage and aging | Reduces audit gaps and late evidence collection. |
| **Cycle time** | Average days from transaction capture to approval | Indicates workflow velocity and bottlenecks. |
| **Control quality** | Policy exception rate and duplicate-risk resolution rate | Measures prevention and detective control strength. |
| **Posting readiness** | Approved items blocked by accounting validation | Highlights master data and posting quality issues. |
| **Shared service workload** | Queue volume by owner, age, and exception type | Improves prioritization and operational throughput. |
| **Close support** | Unposted approved spend at period end | Directly links spend process maturity to close confidence. |

Recommended approach: define a baseline for the first two close cycles, identify the top five bottlenecks, then use Serafinox dashboards and queues to drive measurable improvement.

IMPLEMENTATION CONSIDERATIONS

# Suggested enterprise rollout approach

Serafinox implementation should align the customer spend policy, approval model, SAP master data, card providers, posting requirements, mobile adoption, and shared service operating model.

### 1. Discover

Confirm spend types, card programs, entities, current pain points, policy rules, SAP landscape, posting design, mobile needs, and reporting goals.

### 2. Design

Define roles, approval matrix, cost object rules, exception handling, queues, status model, master data integration, evidence requirements, and security concept.

### 3. Configure

Set up claim types, fields, validations, workflow routing, card intake mapping, finance controls, dashboards, and mobile user journey.

### 4. Integrate

Connect required SAP master data, card feeds, attachment handling, downstream posting preparation, and reporting interfaces based on customer architecture.

### 5. Validate

Run UAT with real scenarios including corporate card, procurement card, reimbursement, petty cash, travel, personal spend, rejection, intercompany, and duplicate-risk cases.

### 6. Adopt and improve

Train users, monitor queues, measure KPIs, refine rules, strengthen automation, and expand across entities or card programs.

A phased rollout can start with corporate card and employee reimbursement, then expand to petty cash, travel, additional card providers, intercompany scenarios, advanced analytics, and deeper shared service automation.

CLOSING SUMMARY

# Spend control, built around SAP finance

Serafinox helps organizations bring card spend, employee claims, receipts, approvals, exceptions, and posting readiness into one governed finance operating model.

By controlling spend earlier in the lifecycle, finance teams gain clearer visibility, stronger evidence, cleaner account assignment, and better ownership before expenses reach posting, reconciliation, or settlement.

## A practical path forward

Start with the spend areas that create the most operational pressure, then expand the same control model across workflow, shared services, mobile access, posting readiness, and analytics.

### Start

Corporate cards, employee reimbursements, petty cash, or travel receipts.

### Control

Policy, receipts, approvals, exceptions, budget checks, and finance validation.

### Scale

Shared service queues, mobile adoption, posting readiness, and spend analytics.

### Serafinox — Control your spend. Inside SAP.

A finance control layer for SAP-first spend-to-settle operations.

Exact scope, integration design, security model, and posting approach should be validated during customer-specific solution discovery.

## Legal and usage note