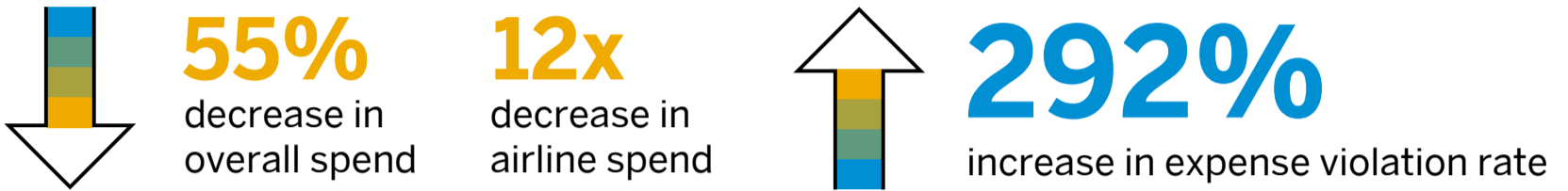


Pandemic perspective

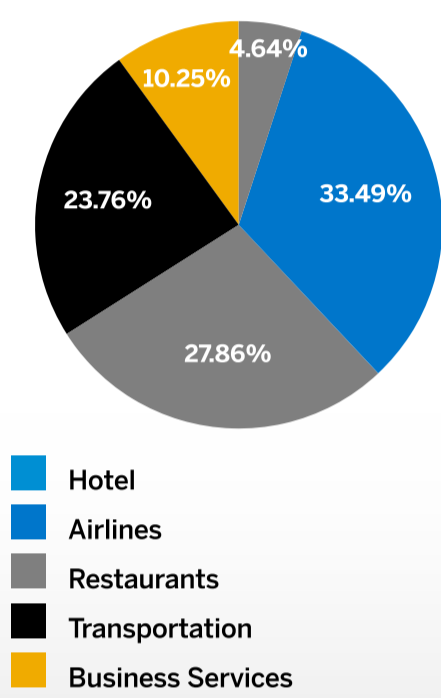
New spend trends equals new spend risks

With an entire year of change behind us, it's clear that the abrupt shift to remote work in Q2 2020 drove spend patterns that introduced new types of organizational risk.

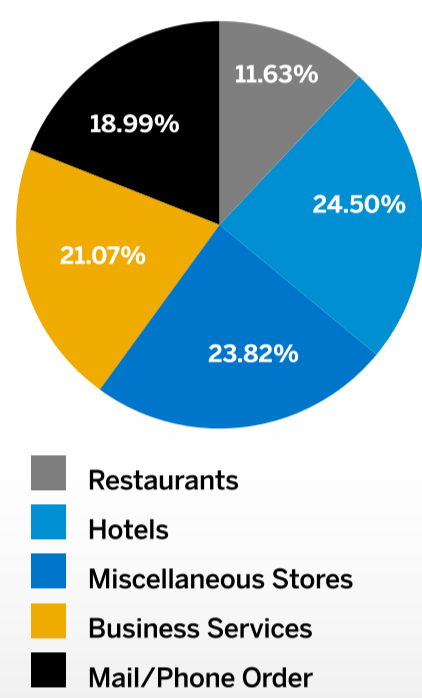
Travel and expense trends (2019 vs. 2020)



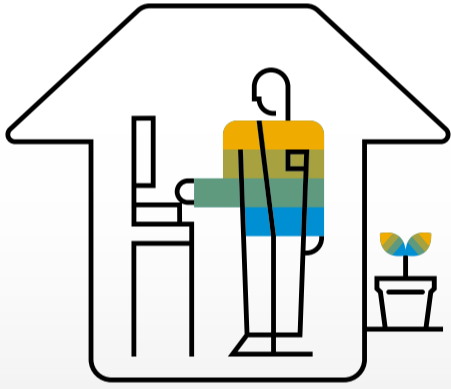
Top 5 Spend Categories – Q4 2019



Top 5 Spend Categories – Q4 2020



Remote work invites high-risk spend



4% of employees worked remote pre-pandemic

45-50% worked remotely by mid-March 2020

7x Led to: 7X increase in supplies to support remote work

Watch out for these spend violations



Using a corporate card for personal expense.
April 2020 saw a 76% spike in this activity.



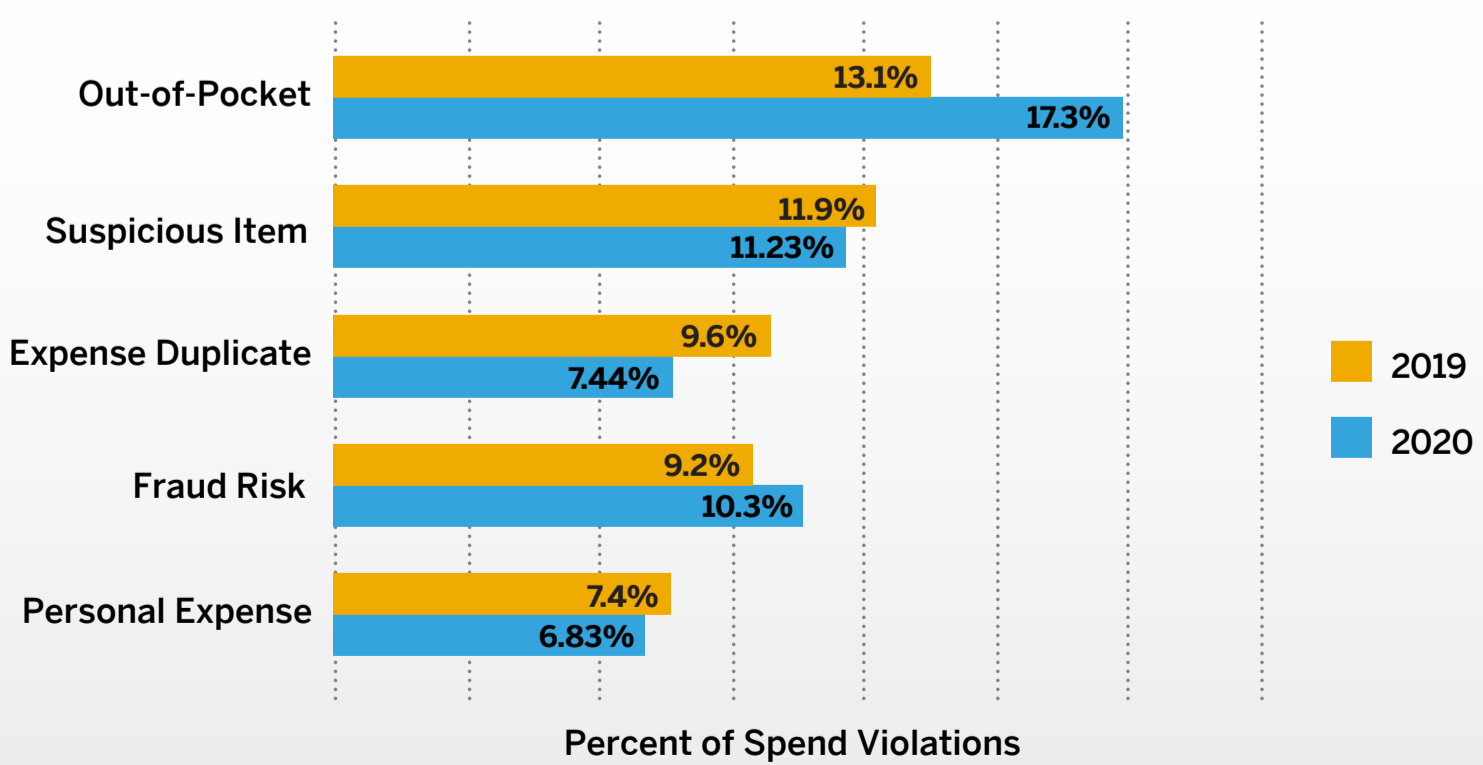
Out-of-pocket spend. Employees who don't have corporate cards cover business expenses using personal funds. This makes it difficult to monitor fraudulent versus legitimate expenditures.
This activity jumped from 4% in Feb 2020 to 45% in March, 96% in April, and peaked at 120% in August.



Bookstore purchases.
Amazon accounted for more than 70% of spend in this category.

Watch out for these top 5 violations from 2019 and 2020

Top 5 Spend Violations of 2019 and 2020



[Learn more](#) about how changes in spend patterns and behaviors could impact your organization's financial outcomes in our Spend Insights report.