

Expense reports of tomorrow!



“A better user experience, intuitive, user-friendly management of business expenses, and improved data traceability.”

Jean-Marc Collot
Fanny Giannetti

In charge of rolling out the Expensya solution at Crédit Agricole

Customer Case



Crédit Agricole Customer Case

Rolling out a new expense management process using not just a tool, but an end-to-end solution, was the gamble taken by the Crédit Agricole banking community. It involved a large-scale project, since the expense report management process brings together some 75,000 employees from the group's "Caisses Régionales" (regional banking networks), which amounts to a considerable volume of annual expense reports. Here, Jean-Marc Collot and Fanny Giannetti, who are in charge of this project within the group, discuss how the Expensya expense report management solution was rolled out.

About Crédit Agricole banking group

Crédit Agricole is the leading financial institution in France for customer bank deposits, in addition to being a major player in European retail banking for retail banking and for its number of bank branches. Ever on the lookout for innovation, the group launched a major overhaul of its expense report management system, along with a regional harmonization, using a single system for its 39 regional banking networks across France.



The situation before Expensya

To better respond to new needs in banking and insurance services, the 39 regional banking networks and their IT partner, Crédit Agricole Technologies et Services, decided to implement a new expense report management tool to meet the needs of various stakeholders. Crédit Agricole's regional banking networks are cooperative regional banks which oversee Crédit Agricole's business, banking, financial, and logistical operations. Each regional banking network is an independent, self-sufficient entity that defines its own policy. Consequently, the group needed a solution that could be configured in a way that would match the specificities of each entity.

Initially, the Crédit Agricole's regional banking networks were using the HR-Access solution. This tool managed the administrative aspect of employees' costs based on the following functional components: expenditure reporting, transmission and validation, integration into accounting and transfers, social declarations, and budget monitoring. However, the application fails to meet the needs of users in terms of flow, productivity, and dematerialization. Indeed, its expense report management is deemed too long, arduous, and stiff. Furthermore, its paper transmission is too involved, since payment receipts are not dematerialized. As the tool was unable to meet all regional banking network needs in terms of user-friendliness and efficiency, the Expensya solution was chosen, following a tender procedure.



After adopting Expensya

Implementing a new expense management tool

The Crédit Agricole banking community decided to implement a new expense reports management tool to meet the needs of its different actors. Crédit Agricole had a very precise brief which included all the group's specificities and expectations. It wanted a multichannel solution that would be accessible from any terminal, with a flowing, easy user experience that would save time for all employees, dematerialize payment receipts, include multiple validation flows, and integrate with their ecosystem. The Expensya solution received attention from the group thanks to its functional completeness, its adaptation capacity, and its understanding of the group's needs. A trust-based relationship evolved between Crédit Agricole and Expensya, which led to co-building a solution with specific configurations that could adapt to the group's particular uses.

“There was an immediate understanding of our issues, which gave us the opportunity to design the project with clearheadedness. Expensya’s rigor and professionalism helped us find solutions to all our requests.”

Jean-Marc Collot

The Crédit Agricole’s banking community chose Expensya because the solution met their need for a user-friendly, multichannel solution that is easy to configure and respects their time, security, and cost constraints. Developments that corresponded to the Crédit Agricole’s regional banking networks strong expectations from the start were adapted to meet the group’s needs, including in terms of high security requirements.

“Expensya was one of the first HR ecosystems to be accessible on a personal smartphone outside a professional context. These innovations made the process more flexible and reactive: employees enter their expenses as they arise and don’t have to head back to their office to do so.”

Jean-Marc Collot



A community rollout with tailored regional banking network adaptations

The overhaul of the expense reports management tool is in line with a mainstreaming strategy for all the regional banking networks across the Crédit Agricole. Expensya was rolled out in all its regional banking networks, forming a customized solution that integrates expense reports management, a control and monitoring module, and a complete reporting system. This new tool is therefore much more user-friendly and particularly intuitive. The solution offers innovative features, such as accessing the app on a cell phone, digitization and archiving payment receipts, or the possibility of interfacing the solution with other tools in the ecosystem.

Expensya meets the needs of all the Crédit Agricole’s regional banking networks across several levels

Time saved when adding expense reports and accounting treatment, dematerializing all data, a mobile, intuitive solution that makes daily work easier for employees. It is an indispensable app for modernizing and simplifying how business travel is organized. Without mentioning that admin now integrates expense rules that are common which are specific to each regional banking network to automate the expenditure policy and Travel app and to ensure the compliance of incurred expenses.

Representing nearly 60% of the group’s expenses, another fundamental element is that the tool optimizes how mileage expenses are managed. Each regional banking network is an independent entity that works with its own scale. What was needed, therefore, was a solution that could be configured so as to align with the specificities of each entity. Expensya adapted the calculation of mileage expenses to the usage of each entity and established better control over these expenses. Now, every employee must define a departure and an arrival address for each trip.

“Managing mileage expenses further helps us improve our effectiveness and find ways to reduce our costs and align with legislation.”

Dematerializing expense reports management for the Crédit Agricole’s banking community has accelerated this process, helped save time, safely secured data, aligned with internal regulations specific to each regional banking network, and especially, digitized every receipt and invoice as soon as they are issued. There is no risk of losing information, processing times are reduced, and physical space is no longer needed for physical archives. Expensya has brought the Crédit Agricole’s regional banking networks an online solution thanks to the SaaS mode, increased data traceability, and simple, effortless use.

Expensya is a Web and Mobile solution that automates expense reports management for professionals. This is the only cutting-edge software that is also adapted for the most complex processes and connected to travel solutions, accounting, payment and VAT recovery. Expensya has attracted more than 5,000 companies in over 100 countries and is currently processing over €30 million in expenses each week. Expensya overcomes issues inherent to contemporary professions and automates expense reports management from the receipt stage to its archiving, by introducing technologies such as the Cloud, Artificial Intelligence, Machine Learning, Big Data, and Business Intelligence. The app is translated in eight languages and adapts to the local accounting rules of approximately fifty countries, and to the specific needs of companies.



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