

soldo

Liberate finance.
Accomplish more.



How a Progressive Finance
approach to decentralised spend
delivers order, efficiency & agility

The definitive decentralised spend management platform

Hello and welcome

At Soldo, we understand that freeing up the flow of finance is essential to helping businesses accomplish more.

Historically, finance teams have been seen as the purse keepers and a brake on potential growth. We want to change this perception by enabling finance, through real-time visibility and proactive controls, to grant business-wide spending autonomy – an approach we call Progressive Finance.

By leveraging automation and real-time data, we help you take proactive control of decentralised spending: the **small purchases that comprise 80% of business transactions**, but fly under the radar until month-end.

Today, we're helping thousands of businesses thrive with a platform that eliminates tedious admin tasks, delivers trusted insights, and puts money in the hands of employees, whenever and wherever they need it.



Carlo Gualandri
CEO, Soldo



Soldo combines pre-programmable and customisable payment cards with a powerful expense management platform to give you control and clarity over your decentralised spend.

Wherever and whenever your teams need it, Soldo enables people in real-time: both employees needing to make purchases, and finance teams needing to approve them.



Streamline admin by automating reconciliations and integrating with your accounting software



Empower employees with the tools to buy what they need for work, while you retain fine-grained control



Unlock real-time insights into company spending and forecast budgets more accurately

Solving the pain of decentralised spend



Decentralised spend is a headache for finance

Unlike centralised, procurement-controlled spend, typically you have no idea what staff are buying, and how much they're spending until the receipts come in.

DECENTRALISED SPENDING

Made by employees, teams and budget owners

80% of transactions

-  The smaller ticket under-the-radar spend
-  Visible only post-event
-  Can go down – and up – in the blink of an eye
-  Unknown vendors with no strategic relationships
-  Unnegotiated terms and pricing
-  Data chaotic, delayed and insights less forthcoming

CENTRALISED SPENDING

Made by the procurement team

20% of transactions

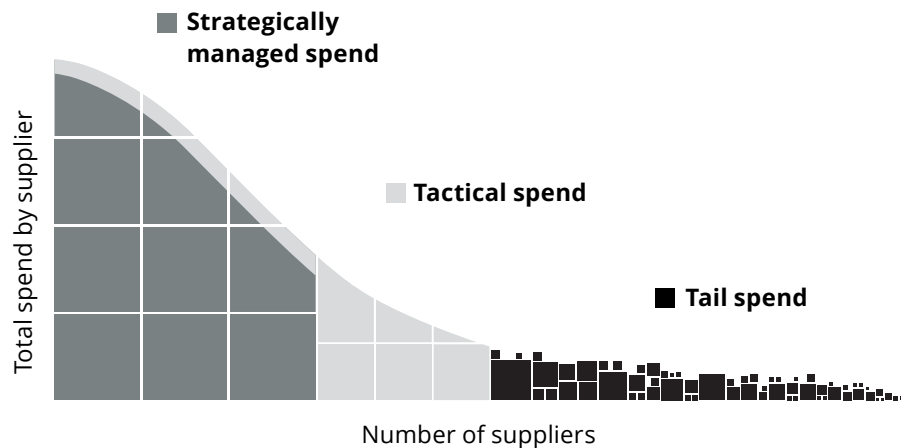
-  The big ticket on-the-radar spend
-  Visible pre-event
-  Reliable, predictable expenditure
-  Known vendors and strategic relationships
-  Negotiated contracts
-  Data live, orderly and insights easy to see

Understanding the nature of decentralised spend

20% of the value, 80% of the time and effort to manage

Decentralised spend combines the tactical and tail spend within a business. The value of each transaction is significantly smaller than the strategically managed spend, but the number of suppliers, and admin involved as a result, exponentially higher.

Decentralised Spend Management



The three types of decentralised spend

The purchases you can't predict

When the spend hasn't been planned, but has to happen immediately, use Soldo to get funds where they're needed.

A Heating Service Engineer who needs to buy an unstocked component to complete a repair.

A Facilities Manager who on a routine inspection discovers that a fire escape door needs the urgent attention of a locksmith.



The spend that sits outside procurement

For purchases that have been budgeted for, but don't fit within a structured procurement process, Soldo helps you stay in control.

A Marketing Director of an up-and-coming micro-brewery chain paying an events company for a trade show booth.

A restaurant chain Ad Manager booking this quarter's digital advertising campaign to keep future bookings looking healthy.



The nomadic employee spending

Soldo empowers employees to pay for travel & entertainment expenses without delay or having to dip into their own pockets.

A construction worker assigned to a project site far from home, then paying for hotel accommodation and food for the duration of their contract.

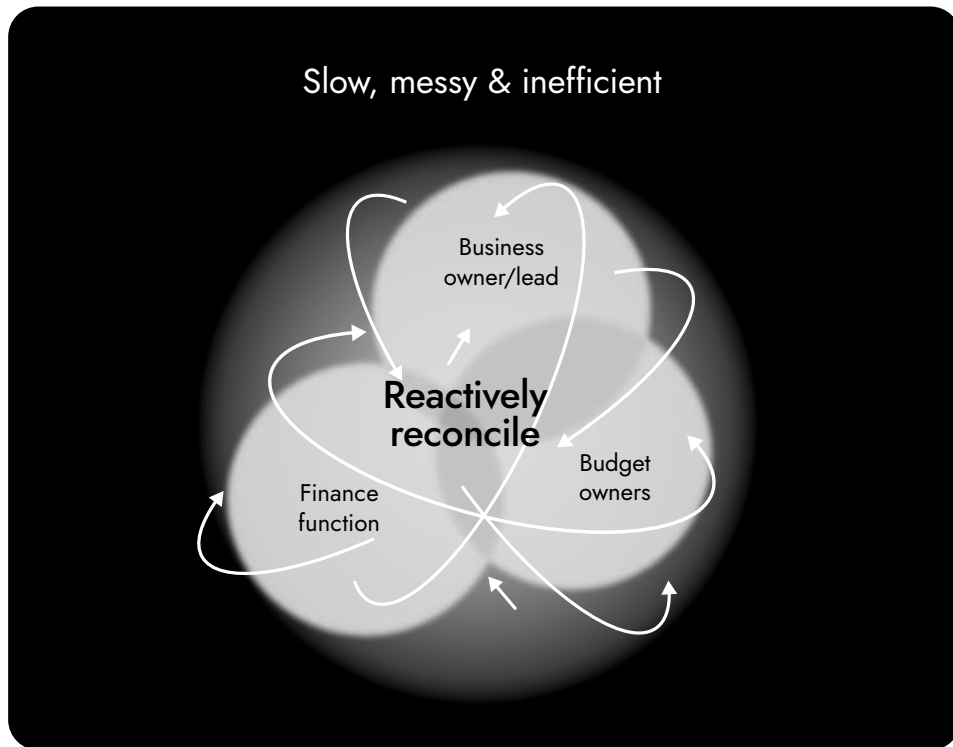
A Sales Rep paying for a lunch with clients.



Soldo allows you to take control of all types of decentralised spend.

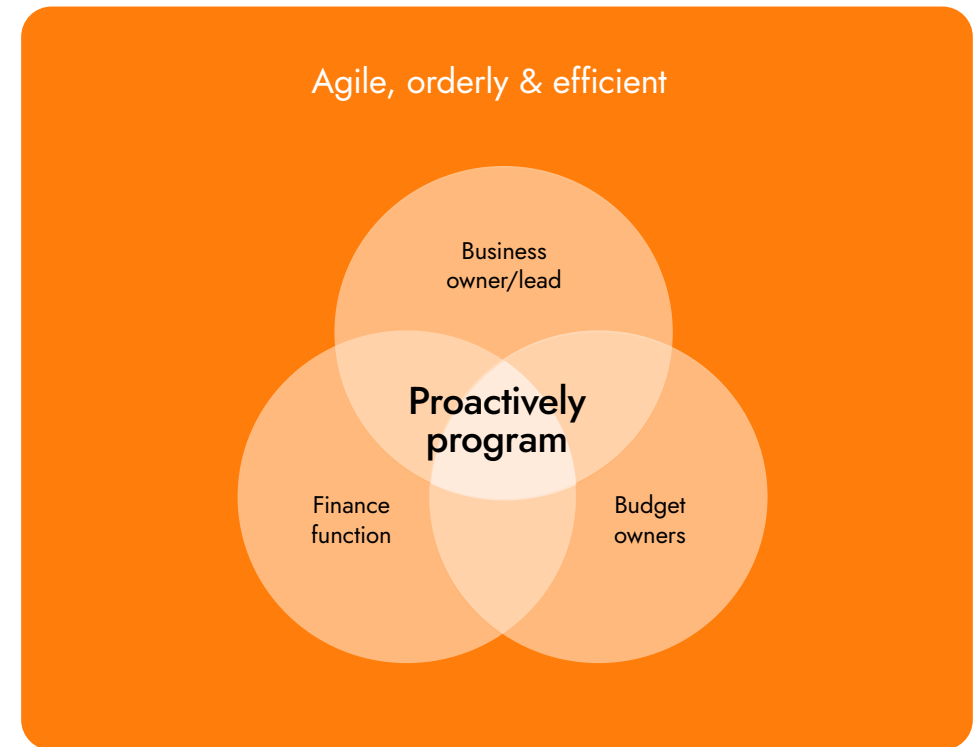
Soldo helps you evolve spend management from reactive to proactive

The traditional, Reactive approach



- More time spent managing and administering expense claims
- More time creating monthly reports, pulling on inaccurate and incomplete data
- Little visibility of who's in budget and who's overspent until month end
- Increased risk of out-of-policy spending/fraud
- A lack of insights and limited leverage with suppliers

The progressive, Proactive approach



- Set budgets, allocate permissions, and define card controls
- Instant visibility of opportunities and risks
- Transactions are auto-added to reports, with full transaction details
- Orderly and organised expenses for dramatically increased efficiency
- Improved productivity, with less time spent handling claims
- Frictionless expenses – employees can buy what they need, when they need it

Soldo helps deliver greater financial efficiency and effectiveness



The traditional, Reactive approach

80%

MORE time creating monthly reports

50%

MORE time on budget alignment

62%

MORE time managing claims

2x

MORE time spent on employees' expense claims

The progressive, Proactive approach



358%
ROI



€175K present value productivity benefit



LESS than 6-months payback



LESS time spent on employees' expense claims

Source: Forrester, The Total Economic Impact™ of Soldo, 2023

How to transform your decentralised spend with Soldo

ORGANISE

- Allocate budgets into specific wallets
- Assign user roles and set access permissions based on your organisational structure
- Ensure budget owners have visibility and control over their team's spending



PROGRAM

- Set up advanced access permissions for employees
- Define review and approval processes
- Establish expense policy permissions
- Create rules for card usage



ACTIVATE

- Issue payment cards to employees
- Enable bank transfer capabilities
- Provide the Soldo app for instant receipt capture
- Monitor real-time spending insights



What our customers say

We've helped thousands of businesses proactively manage their decentralised spend.

"What attracted us the most was the ability to split people's budgets into different wallets. We wanted a provider who could scale with us, help us grow and a company we could trust with increased security."



"Soldo has given us control over what is being spent. It's saving us lots of time, and making life easier for employees out in the field."



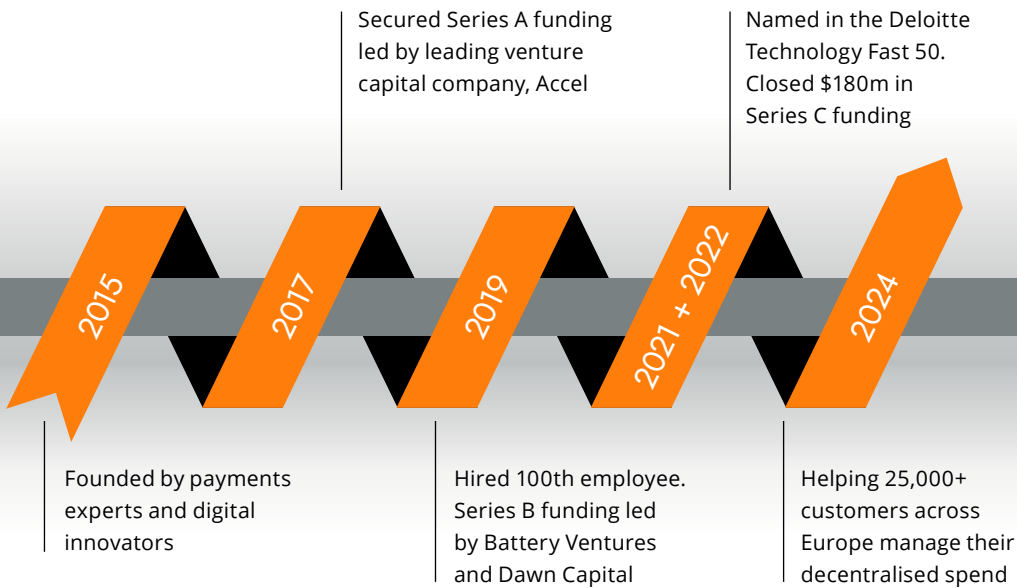
"Everyone absolutely loves it. It's so much more user friendly and allows people more freedom."

Finance Manager, Health & Social Care



The story of Soldo

Launched in 2015 in the UK, Italy and rest of Europe, Soldo is the definitive decentralised spend management platform. Soldo's proactive approach frees business from slow, messy, inefficient spend practices, enabling everyone to accomplish more. A mindset we call Progressive Finance.



25,000+ CUSTOMERS



IN 31 COUNTRIES



FOUR OFFICES



350+ PEOPLE

Trusted by thousands of customers

From start-ups to enterprises, respected brands trust Soldo to help manage their spending.

SONY





Ready to take control of your spend?

Join the 25,000 businesses across Europe who've evolved from traditional finance practices to gain control and clarity over their decentralised spend. Say goodbye to the chaos and misery of month-ends, and focus on being the progressive, strategic financial enabler your business needs.

Discover more at [Soldo.com](https://soldo.com)

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