



Rethinking Travel and Business Expense Payments

From fragmented processes to control, visibility and a better traveller experience

A practical guide for CFOs, CPOs and Travel Managers leading global and regional programmes

Primary Research Whitepaper

Based on findings from the **TravOnyx Travel and Business Expense Payments Pain Points Survey**

36 industry respondents

Travel Management • Finance • Procurement • Payments • Travel Technology • Consulting

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Executive summary

Travel and business expense payments sit at the intersection of cash control, fraud exposure, data visibility, working capital and employee experience. Yet many organisations still operate booking, payment and expense as separate processes, supported by a patchwork of corporate cards, lodge accounts, direct billing, personal cards and out-of-pocket cash payments.

Across 36 survey responses, a consistent theme emerged: organisations are generally not struggling to access payment products. They are struggling to integrate payment methods, expense processes, policy controls and financial reporting into a coherent operating model.

Corporate or company credit cards remain dominant, selected by 69.4% (25 of 36) for air booked through a Travel Management Company (TMC), 77.8% (28) for accommodation, 83.3% (30) for car rental, 63.9% (23) for rail, and 86.1% (31) for on-trip or outside-TMC spend. However, personal cards and out-of-pocket cash payments remain materially present, particularly for on-trip or outside-TMC spend, where 44.4% (16) selected personal cards with reimbursement.

Although 97.2% (35 of 36) use an expense management system, only 22.2% (8) reported processing in less than one week. A combined 63.9% (23) reported one to four weeks, 11.1% (4) were unsure, and one respondent described a process exceeding four weeks and varying by region, country and expense tool.

Central conclusion

The opportunity is not simply to add or replace payment products, which can add complexity to an already fragmented process. The real opportunity is to orchestrate payment methods within an integrated, policy-driven ecosystem that connects request, budget visibility and control, approval, booking, payment, expense, accounting and reporting — regardless of where those steps occur in the process.

Headline findings

Finding	Result	Interpretation
Easy, accurate reconciliation and cost allocation rated very/extremely important	80.6% (29)	Highest-rated priority
Simple, low-friction traveller experience rated very/extremely important	83.3% (30)	Controls should guide, not hinder
Minimal out-of-pocket spending rated very/extremely important	66.7% (24)	Personal funding remains a concern
Real-time visibility rated very/extremely important	83.3% (30)	Earlier data is a core need
Processing normally takes one to four weeks	63.9% (23)	Systems may not have removed bottlenecks

1. What the survey tells us

Primary Research

This whitepaper is based on findings from the TravOnyx Travel and Business Expense Payments Pain Points Survey, conducted by TravOnyx Consulting in mid-2026. The survey captured 36 responses from professionals involved in travel, finance, procurement, payments and travel technology, providing insight into the challenges, priorities and future direction of travel and business expense payments programmes.

The TravOnyx Travel and Business Expense Payments Pain Points Survey was conducted by TravOnyx Consulting in mid-2026 to capture industry professional views on travel and business expense payment methods, expense processing, reconciliation, visibility, traveller experience and future-state requirements. It is an exploratory, non-random sample of 36 anonymous respondents. The findings should be read as directional evidence from people involved in travel, finance, procurement, payments, travel technology and consulting, rather than as a statistically representative study.

Respondent profile

- 52.8% of respondents (19 of 36) were Global Travel Managers or Directors, while 19.4% (7) were Regional or Country Travel Managers.
- 77.8% of respondents (28 of 36) had a global geographic scope. Because scope and role questions allowed multiple selections, percentages may overlap.
- 55.6% of respondents (20 of 36) were responsible for 10,000 or more active business travellers, including 36.1% (13) who were responsible for 25,000 or more.
- Respondents also came from sizeable travel programmes by spend: after converting responses to EUR for consistency, 72.2% (26 of 36) reported annual travel spend of approximately EUR 50 million or more. Respondents originally reported spend in their organisation's own reporting currency, including USD, EUR, GBP and AUD, so this finding should be read as an indicator of programme scale rather than a precise like-for-like financial comparison.
- Respondents came from a broad mix of sectors, including chemicals and pharmaceuticals, technology, manufacturing, financial services, professional services, retail, the public sector, travel technology and consulting.

Overall, the respondent profile indicates a strong weighting toward larger, more complex travel programmes. The high share of respondents with global scope, responsibility for significant traveller volumes and material annual travel spend suggests that the findings are particularly relevant to organisations managing multi-market travel payment ecosystems, where control, visibility, reconciliation and traveller experience are harder to solve through a single payment method or regional process alone.

Managed channels remain important, but exceptions persist

44.4% (16 of 36) said travellers were not permitted to book outside approved channels. Rail was identified by 25.0% (9) and ground transport by 22.2% (8) as categories that may be booked outside the TMC or approved channel. This indicates that even controlled programmes require payment strategies for long-tail categories and exceptions.

A mixed payment ecosystem

Use case	Corporate cards	Central/lodge	Personal reimbursement	Direct invoice	Virtual cards
Air through TMC	69.4% (25)	69.4% (25)	27.8% (10)	33.3% (12)	11.1% (4)
Accommodation through TMC	77.8% (28)	11.1% (4)	38.9% (14)	27.8% (10)	2.8% (1)
Car rental through TMC	83.3% (30)	38.9% (14)	50.0% (18)	33.3% (12)	0.0% (0)
Rail through TMC	63.9% (23)	33.3% (12)	38.9% (14)	8.3% (3)	0.0% (0)

For on-trip expenses and travel booked outside the TMC, 86.1% (31 of 36) selected corporate cards, 44.4% (16) selected personal cards with reimbursement, 36.1% (13) selected per diem, 16.7% (6) selected cash advances and 13.9% (5) selected out-of-pocket cash payments. The result is a multi-method operating ecosystem rather than a single payment flow.



2. Expense processing and operational friction

Technology adoption has not eliminated delay

Expense management systems are used by 97.2% of respondents (35 of 36). Nevertheless, 33.3% (12) reported processing times of one to two weeks and 30.6% (11) reported two to four weeks. Only 22.2% (8) selected less than one week. Four respondents were unsure, while one described a process exceeding four weeks and varying by region, country and expense tool.

Processing time	Percentage
Less than one week	22.2% (8)
One to two weeks	33.3% (12)
Two to four weeks	30.6% (11)
Not sure	11.1% (4)
More than four weeks or regionally variable	2.8% (1)

Reconciliation is the defining issue

On the challenge scale, where 1 means “Major challenge” and 5 means “Not a challenge,” matching card transactions to receipts and bookings, along with reconciliation and closing the books, recorded the lowest average scores, both at 3.36/5. Policy compliance followed at 3.58/5.

Processing challenge	Average score	At least moderate challenge	Major/significant challenge
Reconciliation and closing the books	3.36/5	61.1% (22)	16.7% (6)
Matching transactions to receipts and bookings	3.36/5	66.7% (24)	13.9% (5)
Policy compliance and out-of-policy spend	3.58/5	58.3% (21)	11.1% (4)
Timely expense submission	3.67/5	52.8% (19)	2.8% (1)
Exceptions and disputes	3.78/5	41.7% (15)	2.8% (1)
Slow manager approvals	3.92/5	36.1% (13)	8.3% (3)

Open comments reinforce this pattern, citing manual reconciliation, fragmented systems, missing enhanced payment data, delayed transaction feeds, receipt handling, hotel invoice collection, regional inconsistency, card acceptance and lengthy administrative processes.

3. What organisations want from the future state

Respondents placed the greatest emphasis on a simple traveller experience, real-time visibility and accurate reconciliation. This points to a clear implementation lesson: advanced payment-routing capabilities can only deliver full value when the organisation's end-to-end process fundamentals are resolved alongside, or before, implementation.

Desired capability	Average importance	Very/extremely important
Simple, low-friction traveller payment experience	4.25/5	83.3% (30)
Easy, accurate reconciliation and cost allocation	4.06/5	80.6% (29)
Minimal out-of-pocket spending and reimbursement	3.47/5	66.7% (24)
Real-time visibility of travel and expense spend	4.03/5	83.3% (30)
Rules by region, business unit or traveller type	3.50/5	55.6% (20)
Strong budget controls before and during the trip	3.25/5	52.8% (19)
Automated selection of the best payment method	3.44/5	55.6% (20)
Use multiple providers without complexity	3.28/5	55.6% (20)
Change or add payment methods quickly	3.36/5	44.4% (16)

A consistent future-state vision

- A connected end-to-end payments ecosystem for request, budget visibility and control, booking, payment, expense reporting and financial reporting.
- Automated statement, transaction, receipt and booking matching.
- Payment-method agnostic support for centrally billed accounts, corporate cards, virtual cards and controlled exceptions.
- Real-time visibility, policy guidance at the point of decision, stronger controls and faster reimbursement.
- Harmonised global governance with local settings for currency, tax, regulation and provider coverage.
- Automated card administration, including applications, closures, limits and hierarchy changes.

Bottom line

The clearest signal is demand for an integrated payment and expense process that improves reconciliation, provides real-time visibility, reduces employee out-of-pocket spending and creates a simpler traveller experience. Automation is valued, but it should reinforce the fundamentals rather than sit on top of unresolved end-to-end process issues.

4. From payment products to payment architecture

No single payment method is optimal for every category, market or traveller. The objective is to define standard payment methods by use case and align them with the organisation's strategy, policy, data and reporting requirements.

Model	Best fit	Control	Traveller experience	Key dependency
Individual corporate cards	On-trip and flexible purchases	Medium	High	Timely expense matching and card administration
Lodge or central travel accounts	Managed air and selected core bookings	High	High	Enriched booking data and allocation rules
Direct or central billing	Preferred suppliers and consolidated invoicing	High	High	Supplier coverage and invoice reconciliation
Virtual cards	Trip-, booking- or supplier-specific payment	Very high	Medium to high	Integration, acceptance and exception support
Personal cards and out-of-pocket cash payments	Residual exceptions where corporate funding is unavailable	Low	Variable	Fast reimbursement and clear policy

The survey does not identify one winning product. It points to a multi-method payment ecosystem in which corporate cards dominate many categories while central accounts, direct billing and personal reimbursement remain important. The design requirement is coherent orchestration across multiple payment rails, not product-by-product optimisation.

Integrating booking, policy, payment and expense

Target operating flow

In practice, the target operating flow is rarely linear. Approval, budget visibility, booking and payment can occur in different orders depending on the organisation, region, channel and payment method. This fragmentation reinforces the need for a connected ecosystem that can guide decisions, apply controls and maintain consistent data across the end-to-end process.

- Reduce manual matching between bookings, card transactions, receipts and invoices.
- Apply policy at the time of transaction rather than relying only on post-trip review.

- Support faster cost allocation and closing activities.
- Reduce the need for travellers to fund company expenditure personally.
- Create a consistent data layer across multiple providers and payment methods.

Understanding the available payment methods is only the starting point. The real challenge is determining how those methods should work together within a coherent operating model. The following framework provides a practical approach for assessing the current state, defining future-state requirements and prioritising implementation.

5. A practical decision framework

1. Diagnose the current state

- Map spend by region, category, channel and payment method.
- Measure processing time, reconciliation effort and administration.
- Identify current pain points across the end-to-end process.
- Assess personal funding, manual invoices, exceptions and data gaps.

2. Define roles, responsibilities, priorities and guardrails

- Rank control, working capital, fraud reduction, traveller experience, visibility and flexibility.
- Define a clear RACI model across Finance, Procurement, Travel, Treasury, Tax and Technology to clarify decision rights, accountabilities and handovers.
- Align priorities and requirements across teams and departments, recognising that Finance, Procurement, Travel, Treasury, Tax and Technology may have different objectives.
- Set minimum data, coverage, acceptance and servicing requirements.

3. Choose standard payment methods by use case

- Assess lodge accounts, central billing and virtual cards for managed air, hotel and car rental.
- Define the role of corporate cards, mobile wallets and per diem for on-trip expenditure.
- Create a controlled fallback that minimises personal funding.
- Document the standard and fallback payment methods, with clear guidance for travellers, managers and delegates on which method to use for each expense type.

4. Design, implement, test and scale

- Design the target solution around the organisation's strategy, policy, data requirements, traveller needs and regional operating realities.
- Establish the required connections between booking, payment, expense, ERP, finance and reporting systems within the payments ecosystem.
- Fully test the new end-to-end process, including approvals, budget visibility, payment selection, data capture, reconciliation, exception handling and traveller guidance, with stakeholder sign-off before go-live.
- Scale the solution across regions in phases, validating that local configuration meets traveller needs while remaining aligned with the company's strategy, policy and goals.

Decision test

A payment method should not be selected simply because it works technically. It should only be adopted when it supports the company's objectives, improves the traveller experience, reduces process bottlenecks and manual intervention, and fits coherently within the end-to-end travel and business expense payments ecosystem.

6. Global considerations with local relevance

Global programmes make the architecture challenge especially visible. Cross-border travel, currency and tax complexity, provider variation, supplier acceptance and local market practices all require explicit validation within a common global framework.

Several comments referenced inconsistent global coverage, local-currency requirements, regional solution gaps, differing implementations and acceptance limitations. The desired model is therefore federated: common governance, data standards and experience, with configurable payment methods and controls by market and traveller segment.

7. TravOnyx point of view

Travel and business expense payments should be treated as an architecture and ecosystem design challenge, not as a product procurement exercise. Most organisations already have access to corporate cards, lodge accounts, virtual cards, central billing and expense management platforms. The real challenge is determining how these capabilities should work together across regions, suppliers, policies, approval points, data flows, traveller journeys and wider business expense use cases.

Many expenses that are not controlled through a purchase order process are incurred before meaningful controls, oversight or approvals are applied. In practice, travellers often make business spending decisions at the time of purchase, while managers and finance teams may have limited visibility until the expense is submitted. Controls and reporting are therefore often applied retrospectively through the expense management process, rather than embedded into the decision at the point of spend.

TravOnyx perspective

Most business expense controls occur after spending has happened. The greatest opportunity lies in improving guidance, visibility and control at the point where spending decisions are made.

TravOnyx observes that the current payments landscape does not yet offer one solution that meets the full expectations of the industry. Some solutions come close, but organisations still need to make trade-offs between traveller experience, process efficiency, control, visibility and supplier strategy. Multiple solutions can be integrated into the ecosystem to close capability gaps, but this often creates separate workflows for travellers, managers, finance controllers and processing teams. The gap is therefore not only technical; it is strategic, where organisational objectives do not always align with the roadmaps of payment providers, ERP platforms or expense solutions.

TravOnyx believes the future state is a fully integrated travel and business expense payments ecosystem where data is captured from the planning stage, not only when a trip is booked or an expense claim is submitted. Across both travel and broader business expenses, this should give travellers clear guidance at the time of purchase, while enabling stronger visibility, control and reporting before spend is reviewed retrospectively. As the ecosystem evolves, TravOnyx expects solutions to become more connected, intuitive and embedded in the moment when business spending decisions are made.

8. Conclusion

The survey reinforces a practical reality: organisations are not short of payment options, but many remain constrained by fragmented coverage, uneven integration, personal funding, slow processing and incomplete data.

The future state described by respondents is an integrated, payment-method agnostic ecosystem that provides clearer traveller guidance at the time of purchase and earlier visibility, control and reporting for managers and finance teams.

The organisations that succeed will not be those with the most payment products, but those that create the most connected, visible and controllable environment for business spending.



Travel and Business Expense Payments Diagnostic

A Travel and Business Expense Payments Diagnostic assesses how the current payments ecosystem performs across traveller experience, control, data, reconciliation and process efficiency. It provides a practical basis for identifying gaps and prioritising improvement.

9. How TravOnyx can support

Building on this diagnostic approach, TravOnyx Consulting helps organisations translate findings into practical action: reviewing current-state processes, designing future-state governance and payment methods, and supporting implementation across systems, stakeholders and regions.

Key areas of support include:

- Reviewing payment methods, policies, data flows, contracts, processing times and pain points.
- Designing a future-state payments ecosystem aligned to company strategy, traveller needs and regional requirements.
- Defining governance, RACI, data requirements and standard/fallback payment methods.
- Supporting implementation planning, system connections, testing, stakeholder sign-off and regional rollout.

Discuss your travel and business expense payments ecosystem

If your organisation is reviewing its travel and business expense payments ecosystem, TravOnyx Consulting can help assess current-state performance, identify practical improvement priorities and support the design of a more integrated, controlled and traveller-friendly solution.

Learn how TravOnyx can help optimise Travel Payments & Controls to improve visibility, control and traveller experience.

Explore [TravOnyx Payments and Controls services](#)

Travel and Business Expense Payments Readiness Checklist

The following readiness checklist provides a practical starting point for organisations to assess how well their current travel and business expense payments ecosystem supports governance, coverage, integration, traveller experience, control and insight.

Area	Readiness check
Governance	☐ A clear RACI model defines decision rights, accountabilities and handovers across Finance, Procurement, Travel, Treasury, Tax and Technology. ☐ Objectives and risk appetite are documented.
Coverage	☐ Corporate-funded payment covers the main traveller and supplier use cases. ☐ Personal expenditure is measured and actively reduced.
Integration	☐ Booking and payment data can be matched reliably. ☐ Expense and ERP platforms receive usable transaction data.
Traveller experience	☐ Payment instructions are simple and embedded in the journey. ☐ Travellers have minimal out-of-pocket spend.
Control and insight	☐ Policy rules are applied before or during spend where possible. ☐ Reconciliation, disputes and card administration have defined service levels.