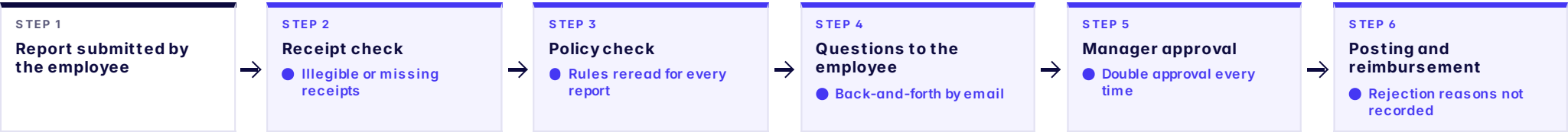


Reviewing expense reports

THE WORKFLOW AS IT RUNS TODAY

≈ 450 expense reports a month · ≈ 80% compliant as submitted · ≈ 6 days from submission to reimbursement (illustrative, approximate figures)

● friction point



BEFORE YOU START

Get the policy in order.

Clarify limits, required receipts, and exceptions; give each rule an owner and a dated version. The tool comes after.

UNDER THE HOOD

Structured extraction of receipts, deterministic rules for limits and thresholds, and a recommendation drafted by an LLM instructed to cite the rule and the receipt, with input and output guardrails and routing to finance. A learning loop connects the log, finance review, and the evaluation set. Diagram and controls on page 2.

STAGE 1 HUMAN IN THE LOOP

The assistant recommends, the reviewer decides

- 1 The report comes in — through the same tool as today.
- 2 The assistant prepares a recommendation — reading the receipts and citing the rule applied.
- 3 The reviewer decides — approves, corrects, or asks for a receipt.
- 4 Every correction is logged — category by category.

What this stage produces: a category-by-category measure of how accurate the recommendations are. Estimated duration: 2 to 3 monthly cycles.

STAGE 2 THE ASSISTANT APPROVES COMPLIANT REPORTS

It approves compliant reports below the threshold

APPROVES WHEN

- The expense category is allowed
- Receipts are legible and consistent
- The amount is under the limit and threshold

ROUTES TO FINANCE WHEN

- The report is unusual, incomplete, or ambiguous
- A receipt is missing, inconsistent, or suspect
- The expense involves entertainment, outside guests, travel abroad, a large sum, or similar

Every week, finance reviews a sample of approved reports and keeps the policy up to date.

WHY HERE, AND UNDER WHAT CONDITIONS

High volume · Clear owner · Clear output · Known pain point

- A written expense policy approved, current, and consistent.
- Amounts below a set threshold above it, the reviewer always decides.
- No sanctions or judgments on employees left to AI.
- Unusual, sensitive, or ambiguous cases routed to finance.

The risk does not go away, but it becomes more visible, measurable, and manageable.

MOVING FROM STAGE 1 TO STAGE 2

Decided category by category, not in advance, based on what finance observes during stage 1:

- Accuracy of extraction and recommendations
- Corrections needed, by category
- Exceptions correctly routed
- No significant incident within the tested scope
- A current policy, each rule with an owner

Travel expenses could move to stage 2 while business meals stay in stage 1.

THE GOAL, AND HOW TO MEASURE IT

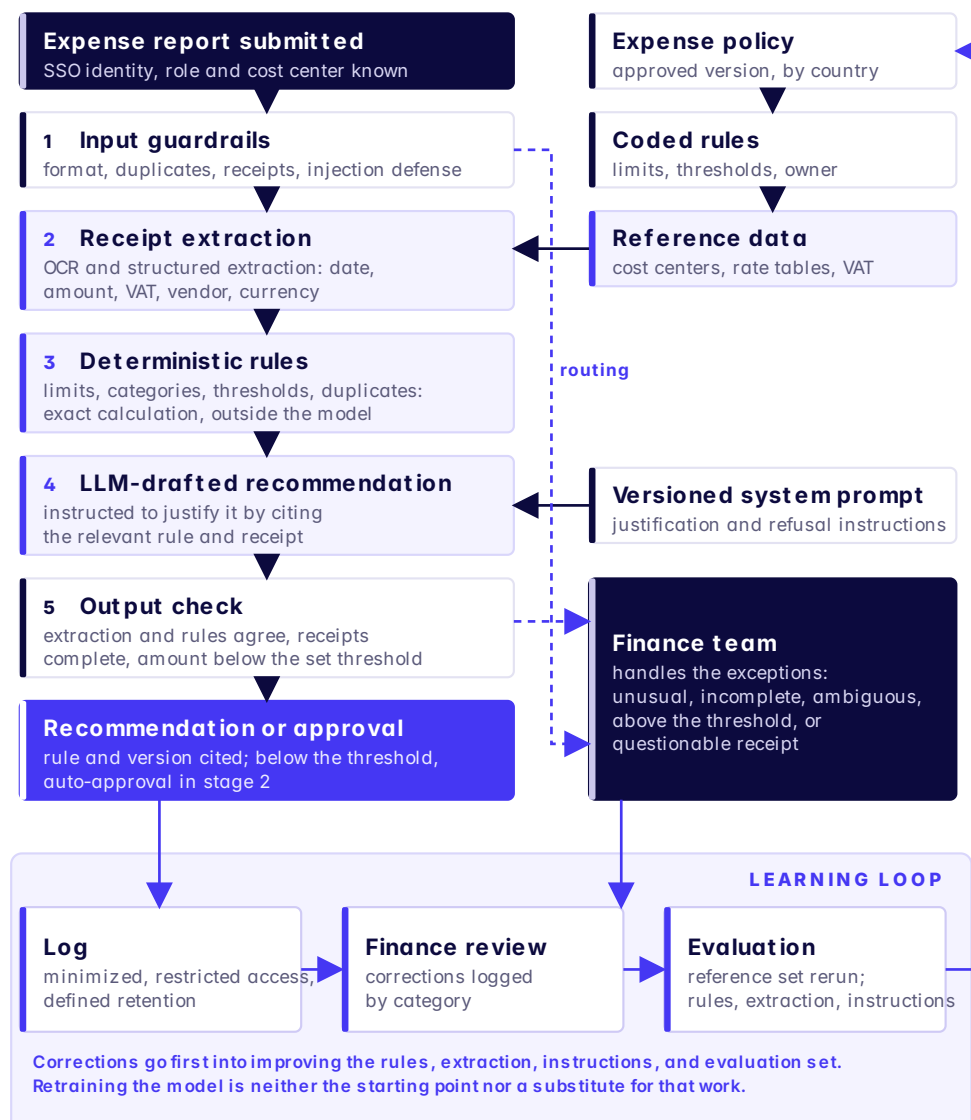
Not to take review away from finance, but to cut reimbursement time for compliant reports, stop redoing checks by hand, and free up time for expenses that call for judgment.

Time to reimburse a compliant report

≈ 6 days → ≈ 2 days

today (illustrative) → illustrative stage 2 target · also tracked: the share of reports approved without finance involvement, 40-50% (illustrative target)

Reference architecture: how the system stays under control



CONTROLS AND SECURITY

Evaluation

A reference set of about 200 past reports, pseudonymized or anonymized as the test requires, each with the expected decision. Metrics: extraction accuracy, recommendation accuracy, correct rule cited, and the rate at which exceptions are detected and correctly routed (routing recall). Rerun whenever the model, a rule, or the instructions change.

Observability

Every report processed is logged: extracted fields, rules applied, recommendation or approval, routing decision. Receipts and personal data: log minimized, access restricted to authorized roles, retention defined by purpose and applicable obligations.

Identity and access

SSO (SAML or OIDC). Segregation of duties: whoever submits a report can neither approve it nor change the rules. Access rights enforced from receipt intake onward.

Data

Hosting and data transfers verified for the chosen solution; contractual terms barring use of the data for model training; encryption; receipt retention in line with accounting law; documented Swiss FADP assessment.

Application security

Protection against prompt injection, including in receipt text. Scope limited to three outcomes: recommend, approve within the authorized scope, or route to finance. Accounting alone triggers payment.

Three ways to build it

Three options: the module in your existing expense tool, a managed document-extraction platform, or a custom build (extraction, rules engine, model API). The choice comes after the policy audit, not before.