REIMBURSEME

☆ Best Expense Claims Management Platform 2026

2 of 7

Six AI agents check every claim before approval

Employees send a receipt on WhatsApp, email or web. Six AI agents check it in parallel, in under 200 milliseconds, before any approver sees it. Managers approve in one tap, and approved claims post straight to your accounting system.

THE PROBLEM

Most finance teams can only spot-check claims, and usually after they are paid. Duplicate receipts, inflated handwritten amounts and claims that do not match the receipt slip through, because nobody can check every claim against every other one by hand.

The cost is not only the money. Finance spends hours chasing receipts and approvals, and employees wait longer to be reimbursed.

18 mths

is how long expense fraud runs, on average, before anyone notices

Source: ACFE Report to the Nations 2024, global study

DETECT FIRST, THEN REDUCE

1 DETECTS

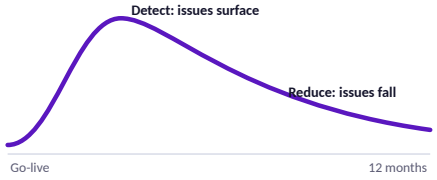
Duplicates, mismatches and risky claims

On every claim, at submission, instead of a sample after payment.

2 REDUCES

Fraud attempts and losses

Once staff know every claim is checked, fewer risky claims are submitted.



Curve is illustrative: hidden issues become visible first, then fall as the causes are fixed.

FROM RECEIPT TO ACCOUNTING

STEP 1

Submit

A photo on WhatsApp, an email or a web upload. No app, no login.

→

STEP 2

Read

Merchant, date, amounts and line items read from the receipt by OCR.

→

STEP 3

Checked

Six agents run in parallel in under 200 ms, plus your own controls.

→

STEP 4

Approved

Managers approve in one tap. Flags go to finance with the reason.

Meet the six agents

All six run on every claim at the moment it is submitted, before approval. Any flag goes to finance with the specific reason.

AGENT 01
Duplicate detection

DOES	Catches the same receipt claimed twice.
HOW	Matches the image, amount, date and vendor, even when the receipt is photographed from a different angle or slightly changed.
YOU DECIDE	Finance reviews the flag and the matching claim.
YOU GET	No double payments.

AGENT 02
Handwritten claim validation

DOES	Checks handwritten receipts, where amounts can be inflated after the fact.
HOW	Reads the handwriting with a confidence score and checks it against the employee's history and the vendor's usual pattern.
YOU DECIDE	Finance reviews anything unusual.
YOU GET	Handwritten claims you can trust.

AGENT 03
Currency mismatch detection

DOES	Spots a receipt currency that differs from the claim.
HOW	Validates against the exchange rate on the transaction date. Catches honest mistakes as well as deliberate ones.
YOU DECIDE	Finance reviews the difference.
YOU GET	Correct amounts on overseas spend.

AGENT 04
Out-of-country claim flagging

DOES	Flags spending where it is not authorised.
HOW	Checks the claim's country against where the employee may spend, and against business trips in the calendar.
YOU DECIDE	Finance reviews before approval.
YOU GET	No claims from unapproved locations.

AGENT 05
Disallowed multi-currency validation

DOES	Enforces who may claim in more than one currency.
HOW	Checks each multi-currency claim against your allowlist of authorised travellers and policies.
YOU DECIDE	You set the allowlist.
YOU GET	Multi-currency claims only from people allowed to make them.

AGENT 06
Data mismatch detection

DOES	Compares what was claimed with what the receipt shows.
HOW	Checks amount, vendor and date against the receipt, for example a claim that differs from the receipt total by more than 5%.
YOU DECIDE	Finance sees the specific reason.
YOU GET	Padded amounts and typing errors caught.

Plus your own controls

High-risk rules for vendors, categories and amounts, and auto-approval for routine claims such as taxis under your limit. Your finance admin can adjust them at any time.

Included free with Complete HRMS

No app for employees to install. Claims arrive on the channel they already use.

See it working

One claim, from photo to accounting.

9:14am An employee sends a photo of a **S$86 client dinner receipt** on WhatsApp.

9:14am The receipt is read, and all six agents check it in parallel in **under 200 milliseconds**.

9:14am **Duplicate detection** finds the same receipt, photographed from a different angle, submitted three days ago by a colleague.

9:15am Finance sees the flag with the specific reason. The other claims that morning go to managers, who approve them in one tap on WhatsApp.

10:02am Finance checks the evidence and declines the duplicate. **The decision is recorded.**

Same day Approved claims post to your accounting system with the approver and time on each record.

Illustrative example.

BEFORE AND AFTER

	TODAY	WITH REIMBURSEME
Which claims are checked	A sample, usually after payment	**Every claim, before approval**
Duplicate receipts	Found by chance, if at all	**Caught at submission, across all staff**
How staff submit	Forms, paper and email chasing	**A photo on WhatsApp, email or web**
Approvals	Chasing approvers by email	**One tap on WhatsApp**
Accounting	Claims retyped into the ledger	**Posted to your accounting system**

BUILT TO BE TRUSTED

The system finds, a person decides

Any failed check flags the claim for finance review, with the reason. Nothing is rejected automatically.

Your rules

High-risk and auto-approval rules are set with your finance team, and any authorised finance admin can adjust them.

Secure

ISO 27001:2022 certified, GDPR compliant and PDPA aligned.

All six agents run on every claim today. Approved claims post to QuickBooks Online, Xero, NetSuite, Sage Intacct and Microsoft Dynamics 365.

Start here

Free sample run

Send us 100 to 200 of your real receipts, including the awkward ones. We show you what was read and what was flagged, before any integration or contract.

1

Sample run

Your own receipts through the agents. No system access, no development.

2

Configuration

Your policy limits, categories and rules set up, so flags reflect your policy.

3

Live pilot

One team, division or entity goes live. Everything else carries on as today.

QUESTIONS CLIENTS ASK

Do employees need a new app?

No. They send receipts on WhatsApp, email or web, the channels they already use.

Will it reject claims on its own?

No. A failed check flags the claim for finance review, with the specific reason.

We already have a claim system. Can we keep it?

Yes. ReimburseME can screen claims behind your current system, with no change for employees.

Does it connect to our accounting?

Yes: QuickBooks Online, Xero, NetSuite, Sage Intacct and Microsoft Dynamics 365.

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Sources: reimburseme.ai (agents, controls, approvals and integrations); Association of Certified Fraud Examiners, Occupational Fraud 2024: A Report to the Nations (global study). Award: HR Vendors of the Year 2026, Singapore. Figures as of November 2026.