

Optimising government travel & expense management

A global perspective



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Summary and introduction

In recent years, governments worldwide have modernised public finance, with procurement platforms, budgeting tools, and electronic reporting systems now common. Yet for many institutions, travel and expense management (T&E) still relies on processes from an earlier era — such as paper receipts, manual approvals, fragmented systems and out-of-pocket reimbursements.

Most legacy government T&E processes continue to perform as designed: applying rules, recording spending, supporting oversight and facilitating travel. But they can be slow, labour-intensive and opaque, and they frequently generate inordinate administrative work for travellers, line managers, finance teams and auditors alike.

Travel is typically a modest expense item for governments, but it remains essential for the effective functioning of government: for officials to inspect infrastructure, deliver services, attend training or represent their countries abroad. And when T&E processes depend on disconnected systems or manual handling, even small inefficiencies can add up quickly.

This paper examines a simple question: As governments continue to modernise public finance, are there practical ways to simplify and streamline T&E processes without weakening control?

The paper's findings draw on research commissioned by Visa in 2025, with interviews and policy reviews across 25 countries worldwide. The research goal was to understand how government T&E is managed, where friction commonly occurs, and what enhancements may be feasible within existing frameworks.

The research found that per-diems or out-of-pocket reimbursements are central to government T&E in most countries. These approaches are familiar, widely understood and often tied to existing financial rules. In general, the research suggests that government T&E programmes are lagging the private sector in their adoption of digital tools and processes.

The research also highlighted recurring points of friction globally, such as documentation requirements, multi-layered approvals, and heavy reconciliation workloads. Where T&E processes depend on disconnected systems or paper-based records, even routine trips can generate delays, duplication and limited spending visibility.

Finally, the research suggests several actionable opportunities to address these pain points. Digital submission tools, automated approval routes, and card-based payment methods can, in some settings, help reduce manual effort, improve the quality of records, and give administrators a clearer view of travel activity.



T&E processes matter because travel remains essential for the smooth and effective functioning of government.

Global findings

The current state of government T&E

The research examined how T&E spending is organised across 25 countries in Europe, Asia Pacific, Latin America, and the Middle East and Africa. While specifics vary by country, the study found several common patterns in how governments manage approvals, payments and oversight.

Foundations of government T&E management

In most of the countries studied, T&E policies are issued centrally by a finance ministry or equivalent authority responsible for budget oversight and financial controls. These policies define eligibility rules, approval requirements, per diem rates, documentation standards and other procedural elements.

Other ministries and agencies then typically implement the policies within their own operations, with varying degrees of centralisation. Two broad approaches are widely used:

- ✓ **Per diem allowances**, which provide employees with standard amounts, typically daily, to cover meals, transport, accommodation and incidental expenses.
- ✓ **Post-travel reimbursements**, which require employees to pay for expenses out-of-pocket during travel, and later to submit documentation of eligible expenses for reimbursement.

Some governments use both models, depending on the type of travel or the employee's role. These approaches are long-standing and align with broader financial management practices.



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How per diems are structured

Per-diems are among the most common elements of T&E policy across the countries studied. Payment amounts are often determined by:

- ✓ Destination (domestic vs. international, or by country tier)
- ✓ Duration of the trip
- ✓ Employee grade or job category
- ✓ Type of travel (training, duty travel, conferences, emergency assignments)

Governments generally update per-diem schedules periodically to reflect cost-of-living changes or exchange rate fluctuations. Per diems reduce the need for detailed receipt collection and offer predictability for administrators and travellers.

How reimbursements are managed

Reimbursement systems exist alongside per diem models in many governments. Under this approach, employees pay for approved expenses and later submit documentation such as:

- ✓ Receipts or invoices
- ✓ Itineraries or travel authorisations
- ✓ Proof of attendance (when required)
- ✓ Settlement or liquidation forms
- ✓ Supporting documentation for advances

Administrative staff then review the reimbursement requests and documentation, confirm policy compliance, and prepare payments. The process often involves multiple steps, particularly when receipts must be physically collected or when ministries rely on several platforms for budgeting, procurement and payment.



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Approval and oversight processes

Travel approvals typically occur before travel is planned, or any spending is incurred and, in some cases, again after the trip is completed. Typical processes involve:

- ✓ A travel request submitted by the employee or supervisor
- ✓ Confirmation that the trip aligns with budgeted activities
- ✓ Approval from an authorised official
- ✓ Issuance before travel of a travel warrant advance or per diem (if applicable)

Some governments handle approvals at the ministry level, while others delegate them to individual departments. Additional approvals are often required for international travel or higher-cost trips.

Use of digital tools

The research found a wide range of digital maturity in T&E expense management across countries. Some governments have T&E workflows fully or partially integrated into electronic procurement systems or financial management platforms. Others rely on email, spreadsheets or paper forms. Examples of digital tools in use include:

- ✓ Digital identity systems for traveller authentication
- ✓ eProcurement portals for issuing travel warrants
- ✓ Financial management systems
- ✓ Digital receipt and expense report submission

In many places these tools operate in silos, meaning that collected information only addresses certain tasks or steps, not flowing automatically across systems to support the end-to-end process.

Role of banks and payment providers

Banks and payment providers play varying roles depending on national policies. In some countries, government-issued or public-sector bank cards are used for specific types of travel or procurement. In others, card usage is minimal, with a preference for per diems, cash advances or direct settlement through travel agencies.

Where cards are used, they are often configured with controls such as:

- ✓ Spending limits
- ✓ Permitted spending categories
- ✓ Reporting tools aligned to public-sector accounting

Regional variation

Although many of the standard process and foundational principles outlined in this section are shared, regional differences are noticeable.

Asia Pacific

Practices range from largely paper-based procedures to digital pilots or full integrations with domestic payment systems.

Latin America

Travel policies are commonly centralised under ministries of finance, with varying levels of digital adoption and strong emphasis on budgetary control.

Middle East and Africa

This diverse region shows correspondingly high diversity in T&E practices. Some Gulf states have sophisticated financial control platforms, while many African countries maintain manual, paper-based processes.

Europe

Some European governments and EU institutions use cards or digital tools for specific travel categories. Adoption varies, and legacy policy frameworks often impact the pace of change.

Common pain points and inefficiencies

The research identified several areas where governments frequently experience administrative workload, operational friction or limited visibility in their current T&E processes. These patterns appeared across countries with very different organisational structures and digital maturity levels. Many common challenges stemmed from the practical realities of managing travel within financial frameworks designed to ensure accountability and compliance.

The six common challenges identified by the research were:

01	Manual and paper-based workflows
02	Fragmentation across systems and processes
03	Expense receipt documentation requirements
04	Reliance on out-of-pocket spending
05	Limited visibility and data for administrators and travellers
06	Inconsistent practices across government departments

01 Manual and paper-based workflows

Many ministries and agencies rely on manual steps to document, validate and settle travel expenses. Even when broader public-sector systems have undergone digital upgrades, T&E processes often remain partly paper-based. Common manual activities include:

- ✓ Collecting and organising receipts
- ✓ Photocopying or scanning documents
- ✓ Creating expense reports in spreadsheets
- ✓ Manually reconciling advances
- ✓ Entering data into multiple systems

These manual tasks help provide thorough documentation, but they can require substantial time and effort from both travellers and administrators. In countries where systems for travel, financial management and procurement are not connected, similar steps may be required across different platforms. This duplication can delay reimbursements and substantially increase the administrative burden for government ministries with frequent travel.



Common challenges stem from the practical realities of managing travel within financial frameworks designed to ensure accountability and compliance.

02 Fragmentation across systems

A recurring theme in the research was the use of disconnected systems to manage different stages of the travel process. A ministry might use different systems for:

- ✓ Travel requests and approvals
- ✓ Booking or agency coordination
- ✓ Budgeting or commitment control
- ✓ Payments and reporting

In many countries, information must be transferred manually between these systems, often through spreadsheets or email attachments. These manual processes can impede consolidated views of T&E spending or the monitoring of trends across departments.

The lack of integration can also complicate the process for staff who must cross-check entries, ensure consistency between approvals and payments, and verify documentation. Even small inconsistencies — such as different naming conventions across systems — can require manual intervention to resolve.

03 Receipt documentation requirements

Receipt collection remains central to reimbursement processes in most of the countries reviewed. Governments require documentation to confirm policy and budget compliance, and to support audit requirements. However, receipt handling can be time-consuming and lead to challenges such as:

- ✓ Lost or misplaced receipts or documentation
- ✓ Faded or incomplete paper receipts
- ✓ Multiple small receipts for meals or local transport
- ✓ Varying levels of detail included on receipts

When receipts must be submitted physically, travellers may need to visit administrative offices or send documents by post. Where receipts are submitted digitally, ministries may still require manual verification. These documentation requirements may support transparency, but can create additional workload, especially in ministries with large numbers of travellers.



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04 Reliance on out-of-pocket spending

In reimbursement-based systems, employees often cover travel costs up front and await repayment after submitting documentation. While this model is well established, it can create practical challenges, and can be a significant financial burden for employees:

- ✓ Employees may need to manage significant out-of-pocket costs during longer trips
- ✓ Reimbursements may take time for approvals and payments, with employees essentially providing an extended loan for their travel expenses
- ✓ Exchange rate fluctuations may affect claims for international travel
- ✓ Travellers must collect and retain receipts throughout the trip

For employees who travel infrequently, these processes may be manageable. However, for staff who travel regularly, for longer durations, or on higher-value trips, the burden can be more substantial.

05 Limited real-time visibility

Across regions, ministries noted that T&E spending is often visible only after travel has been completed and reimbursement claims have been processed. While this approach aligns with traditional accounting practices, it can make it harder for administrators to:

- ✓ Monitor in-period spending against budgets
- ✓ Identify unusual patterns or exceptions
- ✓ View total travel-related commitments
- ✓ Produce timely aggregate reports

In countries where travel volumes are high, administrators may rely on periodic manual reviews rather than continuous visibility. This can make it more difficult to respond quickly to changes in travel needs or costs.

06 Variability in ministry practices

Even within a single country, ministries may implement national T&E guidelines differently depending on operational needs. Variations can include:

- ✓ How forms are completed
- ✓ How receipts are processed
- ✓ Specific rules for certain types of travel
- ✓ Additional approval steps

This variability can complicate efforts to consolidate data or compare spending trends. It can also lead to different administrative experiences for employees depending on their department.

Capacity constraints

Some ministries reported resource constraints that affect how T&E processes are managed. Administrative staff often balance T&E work with many other responsibilities, and peaks in travel activity — such as at the end of the fiscal year or during major events — can create temporary bottlenecks. These pressures are not unique to T&E, but may influence how quickly travel requests, settlements and reimbursements can be processed.

Opportunities for enhancement

The research included interviews and policy reviews across diverse public-sector environments, with every government operating within its own institutional, regulatory and cultural context. As such, the examples below are not presented as models to follow, but as illustrations of potential opportunities, based on observations from the study.

Summary of observed patterns

Across these examples, several themes emerge:

- ✓ Incremental, pilot-based approaches are often the most realistic path to introduce enhancements.
- ✓ Alignment with existing financial platforms and administrative processes can help T&E enhancements to be introduced into established workflows while minimising disruption.
- ✓ Card-based payments and digital tools can support enhanced documentation and oversight, when they reflect policy rules and accountability requirements.

These examples demonstrate how governments working in different contexts may explore enhancements that fit within their policy environments, technological capabilities and operational needs.



Chile

Integrating travel payments with established financial platforms

The central government in Chile maintains well-established public financial management systems, with strong emphasis on transparency and detailed reporting. Many ministries book and manage travel through tendered travel agencies, with reimbursements supported by clear procedures for documentation and settlement. These systems function reliably, but can involve multiple steps for travellers and administrative staff.

In environments such as Chile's, established digital infrastructure and workflows can create opportunities for enhancements in travel spending. For example, where ministries already use electronic procurement and financial reporting platforms, the integration of travel payments into these platforms – whether through centralised travel accounts or other digital mechanisms – may help reduce the need for manual consolidation of invoices from travel agencies, and support clearer visibility into travel activity. Payments integration may also complement a strong transparency culture by providing structured information in alignment with reporting requirements.

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European Commission

Aligning travel expenses with established financial controls

The European Commission manages substantial staff travel across its institutions and broad geography, guided by well-defined rules for authorised travel that specify per diem rates, eligible expenses and documentation requirements. Travel requests, approvals and expense statements are handled through MiPS+, a digital workflow system that supports the end-to-end process from authorisation to reimbursement. The procedures are clear and reliable, but can involve several steps and checks throughout the process.

In environments such as the Commission's, where a central digital platform manages travel workflows and financial controls, there is potential for enhanced alignment between travel payments and the existing controls framework. When an organisation already relies on a single system to authorise travel, set spending parameters and process reimbursements, integrating payment tools into that platform can help ensure that expenditures follow the established rules at every stage. For example, card-based payments linked to an existing workflow system can support clearer documentation and easier reconciliation, with transaction data flowing directly into the existing approval and reporting processes.

Stakeholders noted that alignment opportunities are particularly promising in settings with mature, centralised platforms: where financial rules are already encoded in digital systems, and where staff and auditors expect spending to flow through established pathways. In such contexts, linking payment tools to these frameworks can reinforce familiar controls without requiring significant changes to policy or process.

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Testing digital enhancements through targeted pilots

Malaysia has modernised key elements of its public financial management systems, including the introduction of platforms for procurement, accounting and reporting. Despite these developments, many ministries continue to manage travel through paper forms, manual registers or spreadsheets. These processes are familiar and dependable, but they can require substantial clerical effort, especially where documentation is handled by hand.

In environments like Malaysia's — where some parts of the financial system are digitised while others remain manual — targeted pilot programmes can offer a practical path to introduce new approaches without extensive disruption. When ministries already use digital platforms for procurement or accounting, small-scale tests of complementary tools — such as electronic receipt submission, automated approval routing or card-based payments — can help administrators assess how these enhancements fit within existing systems. Pilots offer a controlled setting to observe whether digital workflows reduce manual steps, shorten processing times, or make documentation easier to organise.

Stakeholders noted that such pilot-based approaches are particularly well suited to settings where ministries prefer gradual, evidence-driven change. In these environments, limited trials allow staff to build confidence with new tools, highlight adjustments that may be needed and ensure that any expansion aligns with established accountability frameworks. By starting small and building on platforms already in use, enhancements can be introduced with minimal disruption while providing clear insight into their value.

Pilots offer a controlled setting to observe whether digital workflows reduce manual steps, shorten processing times or make documentation easier to organise.





India

Combining domestic digital infrastructure with international payment needs

India's public sector benefits from a highly developed digital payments ecosystem, particularly its Unified Payments Interface (UPI), which is widely used for domestic transactions. Many routine payments can be carried out quickly and securely through these established digital channels. International travel, however, often requires payment methods accepted across borders, such as for hotels, registration fees or transport bookings.

In settings like India — where domestic and international payments operate in different ecosystems — opportunities arise for a dual approach to travel expenses. Domestic trips may be well served by existing digital public infrastructure, while international travel can be supported by tools that provide standardised records and broad merchant acceptance, such as card-based payments.

Stakeholders noted that tailoring payment methods to the nature of the trip can help maintain clear documentation while minimising administrative effort. India's example illustrates how such dual-track opportunities emerge where domestic systems are strong but not universally applicable.

Tailoring payment methods to the nature of the trip can help maintain clear documentation while minimising administrative effort.





Digitising documentation to support existing controls

Egypt maintains clear procedures for travel authorisation and post-travel settlement, supported by detailed documentation requirements. These processes are well understood across ministries, but still rely heavily on paper receipts and physical records, which can require substantial administrative handling.

In environments such as Egypt's — where physical documentation plays a central role in financial control — opportunities may exist around digitising simple, routine steps. For example, tools for digital receipt capture or settlement form submission can simplify administrative processing while leaving established rules and approval structures unchanged. By shifting only the method of submission — not the underlying requirements — ministries can reduce manual handling without altering recognised procedures.

Stakeholders noted that such documentation-focused improvements are especially suitable in settings where paper records remain important for audit purposes. Small digital steps can help maintain continuity while making day-to-day tasks more manageable.

By shifting only the method of submission — not the underlying requirements — ministries can reduce manual handling without altering recognised procedures.



Conclusion

Visa's 2025 research highlighted practical opportunities for governments globally to reduce the administrative workload and costs of existing travel and entertainment (T&E) processes, while improving their consistency and enhancing the employee experience.

Across the 25 countries examined, many T&E activities still rely on manual tasks such as handling receipts or preparing reports. These tasks can be time-consuming for ministries and agencies that manage frequent travel. The use of separate systems for travel approvals, booking and financial reporting can also make it challenging to view travel activity holistically, or to consolidate information.

The research suggests that many of these challenges can be addressed through incremental enhancements within existing approaches being taken in other areas of public finance:



Digital tools to support electronic submissions, automated routing or organised documentation may help streamline day-to-day processes.



Card-based payments, whether through individual cards, virtual cards or central travel accounts, may offer governments structured transaction data that aligns with their existing reconciliation and oversight activities.

The research does not point to a single model for T&E modernisation. Instead, it highlights a set of considerations that governments may consider as they assess their own processes:



Potential enhancements to existing systems. Many opportunities fit naturally within financial platforms, digital identity systems or procurement tools that are already in use.



Opportunities to reduce concentrated administrative workloads. Understanding the steps that require the most manual effort can help identify where digital tools or incremental changes may provide the clearest gains.



Ensuring continuity with current policies. Enhancements in alignment with established rules and requirements may be easier to introduce than those requiring policy changes.



The role of pilot programmes. Pilot initiatives may offer a way to test and assess process and tool enhancements in a controlled setting, without disrupting ongoing T&E payments.



Data capture to support enhanced decision making. Even modest improvements in how T&E data is captured or consolidated can provide value to ministries and oversight bodies.

Ultimately, the study suggests that governments seeking to refine T&E processes can do so in ways that complement their existing systems and reflect their policy priorities. Improvements do not need to be large scale or disruptive. Incremental steps — introduced at the right pace and grounded in local administrative realities — may offer practical benefits for both travellers and administrators.

Appendix

Research methodology

The findings presented in this paper are based on research commissioned by Visa and conducted between July and September 2025, to better understand how governments manage travel and expense (T&E) spending, and to identify feasible opportunities for enhancements. The research combined policy reviews, qualitative interviews of both government officials and private sector partners, and comparative analysis across 25 countries in Europe, Asia Pacific, Latin America, and the Middle East and Africa. The aim was not to produce a comprehensive global audit, but to gather a representative view of current practices.

The research began with a review of published, official government documents related to T&E policies and procedures. These included travel regulations, financial control guidelines, reimbursement rules, procurement manuals and, where available, digital government strategies. This review framed the formal requirements shaping T&E processes and requirements in each country, such as approvals, documentation, per diem structures and reporting. It also provided insight into the degree to which digital tools are incorporated into policy.

Following the policy review, 35 stakeholder interviews were conducted with government officials, public-sector administrators, financial institutions and external experts involved in T&E management. These conversations helped clarify how policies are implemented in practice, which tasks require the most administrative effort, and where officials see opportunities or constraints. Interviewees were selected to provide a mix of perspectives, including representatives from ministries of finance, line ministries with significant travel requirements and financial institutions that support government payment systems.

Because travel and expense management sits within broader systems for budgeting, procurement and financial reporting, the research also considered the institutional context of each government. This included understanding how financial management systems interact with T&E processes, whether travel is centrally or locally managed, and how ministries coordinate with procurement and treasury functions. These contextual factors helped ensure that observations about T&E were understood within the realities of public financial administration.

Markets included in the study

Europe

Belgium
Denmark
Greece
Italy
Netherlands
Norway
Poland
Romania
Slovakia
Spain

LATAM

Brazil
Chile
Colombia
Dominican Republic
Panama
Peru
Mexico

APAC

Bangladesh
Hong Kong
India
Malaysia
Philippines
Singapore
Thailand

Africa and Middle East

Congo
Egypt
Jordan
Kenya
Kingdom of Saudi Arabia
Malawi
Qatar
Rwanda
South Africa

The analysis did not seek to benchmark countries or specific systems. Instead, it focused on identifying patterns — such as common administrative tasks, frequently cited challenges, and areas where governments expressed interest in updating or refining their processes.

To help ensure that the findings would be actionable, the research emphasised clarity and practical relevance. Rather than examining technical infrastructure in detail, it focused on the aspects of T&E management that directly affect day-to-day operations, such as expense submission, approvals and documentation handling. This approach reflects the goal of supporting incremental enhancements to existing systems and policy frameworks.

While the scope of the research was broad, it was not exhaustive. The countries included represent a range of administrative structures and levels of digital adoption, but they do not capture every possible approach to T&E management. The findings therefore offer a set of observations that may be adapted to local circumstances rather than a universal blueprint.



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