



SpendAssessor

Ideate. Integrate. Implement.

May 2026

Table of contents

Setting the context	03
SpendAssessor tool	04
End-to-end review scope	05
Applicability	06
The Deloitte difference	07
Connect with us	08

Setting the context

With changing business dynamics, organisational management is looking for avenues to enhance controls over business operations and optimise costs.

Increasingly, companies are centralising their processes to drive efficiencies. Such transformation brings its own complexities, especially in terms of invoice processing errors, duplicate payments, unreconciled vendor balances, unsettled advances, etc. In our experience, most of the existing ERP controls need a maturity enhancement to act as preventive and real-time deterrents to control failures.

Our accounts payable advisory solution aims to address this scenario. We have created a blend of technology, analytics and human interface solutions for the payable data to identify and address:



SpendAssessor tool

Our tools, capabilities, and functionalities to support client requirements include:



Easy user interface



Dashboarding and reporting



Automatic data validation and reconciliation



User-level mapping and reporting



Proprietary ruleset for identifying duplicates - Dynamic and regularly updated



Controls automation



Meta-data analysis



KPI monitoring



OCR-based, intelligent duplicate check



Machine Learning powered tool

End-to-end review scope

Our delivery model is phased based on the timelines of delivery and the outcome of the review. The primary focus is laid on analysing historical payment trends over a period of three years through the deployment of our AI-enabled algorithms and testing approach.



Duplicate payments

- Identification of duplicate payments
- Payments made to an incorrect vendor and against rejected material
- Payments against a cancelled purchase order
- Overlap billing

Key Benefits:

Recovery of duplicate and excess payments



Travel and Expense claims review

- Review of expense claims submitted
- Identification of false reimbursements and duplicate reimbursements

Key Benefits:

Recovery of duplicate T&E payments



Unstructured document analysis

- Creation of structured metadata files
- Analysis of files across different formats and templates
- Use of enhanced OCR functionality
- Extraction of metadata and text

Key Benefits:

Complex document analysis including multilingual and handwritten documents



Analytical Power BI dashboard

- Intuitive and interactive dashboard
- "Talk to your data" capability

Key Benefits:

Enhanced data exploration with real time insights



Statement reconciliation

- Automated statement reconciliation
- Identification of unadjusted payments, advances and credits
- Detection of reversal benefits not passed on by vendor or third party

Key Benefits:

Recovery of missed credits and unadjusted balances



Anomaly detection

- Outlier and foreign element detection within documents
- Metadata analysis
- Source data validation through APIs

Key Benefits:

Foreign elements and manipulation identified and flagged for preventing payment against such documents



Contractual compliance

- Review of contractual terms to identify unclaimed commercial benefits
- Review of spend data to identify potential recoveries on freight and commission

Key Benefits:

Rebates and refund claims based on contractual terms. Chargebacks and refunds from vendors

Applicability



Material and services vendor payment



Travel expenses



Contractor payment



Indirect spendings such as freight, commission, AMC charges, etc.

Unique features of our solution and tool



KPI Monitoring

- User Intuitive Interface
- Enhanced accuracy
- Customisable basis data output and ERP functionality
- AI and ML Enabled
- Enabler for leakage identification and profit enhancement



Data Validation and Reconciliation

- Preventive and detective analysis
- Automated communication and reconciliation
- Multi System Integration
- Scenario Library for identifying leakages
- Supports multilingual invoices and documents



Fuzzy Matching

- Proprietary Ruleset for identifying duplicate - Dynamic and regularly updated
- Query Routine library
- Sector / Business wise Exception Library



Anomaly Detection

- Text level analysis: duplicate attachment identification, keywords, data validation through API etc.
- Metadata analysis to identify origination and modification details



Impact

- Enabler for leakage identification and profit enhancement
- Discipline and control built in as part of the framework
- Audit and compliance support



Dashboarding and Reporting

- Captures outliers and trend report
- Dashboarding and Visualisation to demonstrate program progress and success
- Key Data points for decision making



Scalable

- Easy to deploy
- Scalable model to add multiple records, entity and region
- Agnostic to ERP and application
- Accelerated output and results



OCR based Image comparison

- Algorithm to identify and validation of supporting documents
- Image-by-Image Comparison
- OCR based Field comparison

The Deloitte difference

At Deloitte, we bring a deep understanding of processes and controls for Global Capability Centers (GCCs) and Shared Service Centers (SSCs). Our team's collective experience of over 50 years in vendor recovery audits has enabled organisations to identify and recover more than INR 100 million in vendor spend across multiple accounts payable dimensions.

Our solution aids flexible deployment models aligned to operational needs, security requirements, and business goals. Organisations can choose a fully Managed Service, SaaS, or SaaS with Operate for rapid deployment and minimal overheads. For greater control and customisation, Commercial Off The Shelf (COTS) or COTS with Operate models are available. For long term self-reliance, our Transfer of Technology (ToT) can empower teams with knowledge, tools, and training.

We work as partners in driving sustainable profitability - identifying recovery opportunities while addressing gaps across processes, systems, and controls. Our outcome driven approach ensures value is measured by results delivered, not effort expended. With experience across consumer durables, pharmaceuticals, automotive, energy and power, FMCG, and textile and apparel, we bring sector specific insights backed by proven execution.

Connect with us

Anthony Crasto

President, Assurance

Deloitte South Asia

acrasto@deloitte.com

Peeyush Vaish

Partner, Assurance

Deloitte India

peeyushvaish@deloitte.com

Ankur Jain

Partner, Assurance

Deloitte India

jainankur@deloitte.com

Rahul Gupta

Partner, Assurance

Deloitte India

rgupta18@deloitte.com



Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited (“DTTL”), its global network of member firms, and their related entities (collectively, the “Deloitte organization”). DTTL (also referred to as “Deloitte Global”) and each of its member firms and related entities are legally separate and independent entities, which cannot obligate or bind each other in respect of third parties. DTTL and each DTTL member firm and related entity is liable only for its own acts and omissions, and not those of each other. DTTL does not provide services to clients. Please see www.deloitte.com/about to learn more.

Deloitte Asia Pacific Limited is a company limited by guarantee and a member firm of DTTL. Members of Deloitte Asia Pacific Limited and their related entities, each of which is a separate and independent legal entity, provide services from more than 100 cities across the region, including Auckland, Bangkok, Beijing, Bengaluru, Hanoi, Hong Kong, Jakarta, Kuala Lumpur, Manila, Melbourne, Mumbai, New Delhi, Osaka, Seoul, Shanghai, Singapore, Sydney, Taipei and Tokyo.

This communication contains general information only, and none of DTTL, its global network of member firms or their related entities is, by means of this communication, rendering professional advice or services. Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser.

No representations, warranties or undertakings (express or implied) are given as to the accuracy or completeness of the information in this communication, and none of DTTL, its member firms, related entities, employees or agents shall be liable or responsible for any loss or damage whatsoever arising directly or indirectly in connection with any person relying on this communication.