

From Manual to Mobile: PayU Cuts Expense Processing Time in Half

Key Outcomes

70%

less finance bandwidth used for managing T&E

57%

faster reimbursements, from 14 days to 6

3x

productivity increase for managing multiple entity T&E

100%

elimination of the expense courier costs

“Happay turned a manual, paper-heavy process into a seamless, fully digital workflow, saving time and helping our finance team to focus on strategy”

— Finance Controller, PayU

Customer Profile

Industry	Banking & Financial Services
Presence	Global
Employees	3500+
Previous	Legacy T&E Tool with manual intervention
Solution Highlights	Travel & Expense Suite: Request To Book Engine (Travel), Integrations (HRMS, ERP, Reverse), Policy and Workflow Engine

Challenges Before Happay

- ✗ Managing reimbursements across PayU, Enstage, and Credit Group was complex, with each entity following different workflows and approval hierarchies.
- ✗ The team relied on a manual, legacy system that required desktop logins, manual paper-heavy process, and couriered bills, creating delays, errors, and high administrative overhead.
- ✗ The finance team spent nearly 70% of its bandwidth manually checking, validating, and processing claims.
- ✗ Reimbursement cycles stretched to two weeks, frustrating employees and disrupting cash flow.
- ✗ Limited visibility and analytics made it difficult for finance leaders to track spending or enforce compliance across entities.

Solutions by Happay

- ✓ Happay brought all PayU Group entities onto one T&E platform, preserving independent workflows with centralized control and achieving a 3x productivity boost.
- ✓ End-to-end process automation through policy checks and multi-level workflows ensured centralized control and reduced manual effort by 70%.
- ✓ Happay introduced a fully paperless, mobile-first process, allowing employees to scan and submit bills instantly via an OCR-enabled app.
- ✓ Seamless HRMS, ERP, and banking integrations, automated data sync and reimbursements, reducing the cycle from 14 to 6 days with payouts every 5th day.
- ✓ Real-time analytics shifted finance focus from spend tracking to strategic spend governance.



Happay is a full-suite Travel & Expense platform trusted by 8,000+ businesses worldwide. It unifies travel bookings, expense capture, compliance, and reimbursements — helping companies save costs, stay compliant, and offer a smoother employee experience.

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