

# TRAVEL 360: WHAT'S CHANGED AND WHAT'S NEXT FOR BUSINESS TRAVEL

AUGUST 2021



AMERICAN  
EXPRESS

<b>INTRODUCTION</b>	<b>3</b>
<b>STATE OF THE RECOVERY: ARE WE THERE YET?</b>	<b>4</b>
Domestic Travel in Rebound	4
Travel Manager Readiness for a Return to Travel Varies	6
Pandemic-era Travel and Payment Behaviours Have Changed	6
Where Next with the Recovery of Travel?	8
Vaccinations: A Likely Trigger for a Return of International Business Travel	8
<b>TRAVELLER PERSPECTIVE</b>	<b>9</b>
Traveller Confidence Grows	9
Steps to Rebuild Traveller Confidence	11
<b>TRAVEL MANAGER VIEWPOINT</b>	<b>12</b>
Broader Priorities for Travel Programs	12
The Changing Workplace Influences Travel	13
The Focus on Intentional Travel	16
<b>MARKET &amp; SUPPLIER LANDSCAPE</b>	<b>17</b>
Market Dynamics Driving Change to the Supplier Landscape	17
Established Players: Transformational Acquisitions	17
New Entrants: New Services for a New Market	17
Expanders: Big Companies Entering Business Travel	17
A Brief Look into the Future	17
<b>KEY TAKEAWAYS: WHAT NEXT?</b>	<b>18</b>
<b>SOURCES</b>	<b>19</b>

It has been over a year since the world was plunged into a pandemic. The downturn in travel that it has created has changed the lives of business travellers, travel managers and travel suppliers everywhere.

Within this whitepaper we take a 360-degree view of the latest landscape. How is business travel recovering? How are travellers, travel managers and suppliers adapting? When will we see a return to travel “normalcy” and what will that look like?

We hope that this paper inspires you to continue to evolve and improve your travel and payments program. We look forward to partnering with you throughout the journey.





## Domestic Travel in Rebound

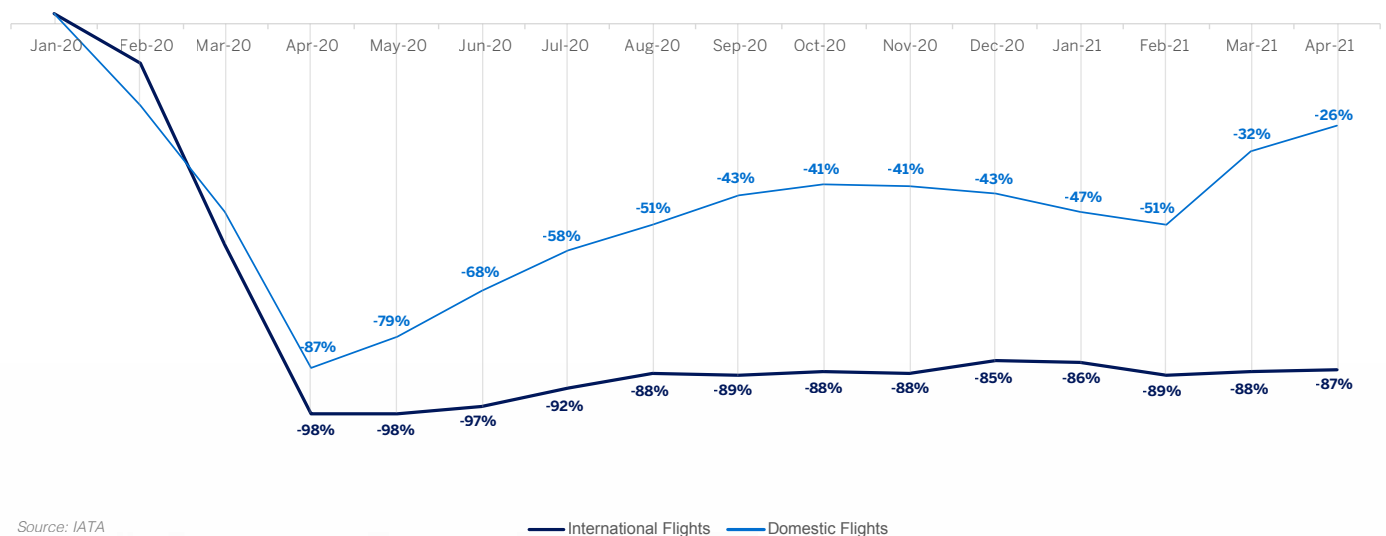
Are we there yet with the global recovery of travel? The answer is “nearly”. The pandemic has, without question, challenged the industry and forced a wide-reaching re-evaluation of the value and purpose of business travel.

We are seeing a two-speed travel recovery where domestic travel is rebounding while international travel is rare.

Airline usage data shows that by April 2021 domestic airline travel was -26% compared the same month in 2019, its highest level since the pandemic was declared. Meanwhile, international travel remains subdued, with demand at -87% in April 2021 versus 2019<sup>1</sup>.

### Global Airline Passenger Demand

Revenue Passenger Kilometres vs. 2019

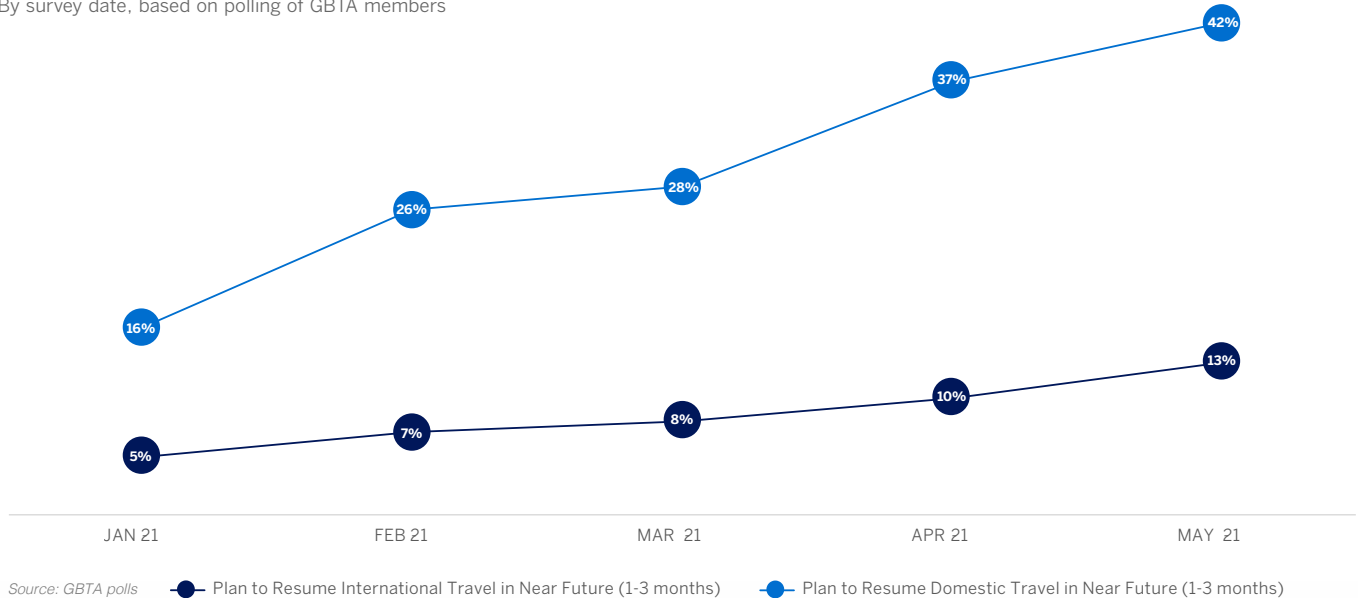


# STATE OF THE RECOVERY: ARE WE THERE YET?

Throughout the pandemic, the Global Business Travel Association (GBTA) has polled its members regularly. Through 2021 we have seen increasing numbers of travel managers reporting optimism for the restart of business travel. 42% of companies expect to restart domestic travel in the three months from May 2021. Just 13% expect to restart international travel in the same timeframe<sup>2</sup>.

## Travel Restart Sentiment

By survey date, based on polling of GBTA members



Commenting on business travel trends, American Express's David Holmes, Vice President, Virtual Payments and Central Travel Platform, highlights the industries where business travel is recovering more rapidly, "We are seeing green shoots of recovery across industries such as construction, oil and gas and resources. Geographically, the markets recovering fastest have a direct link between vaccination levels or low COVID case numbers."

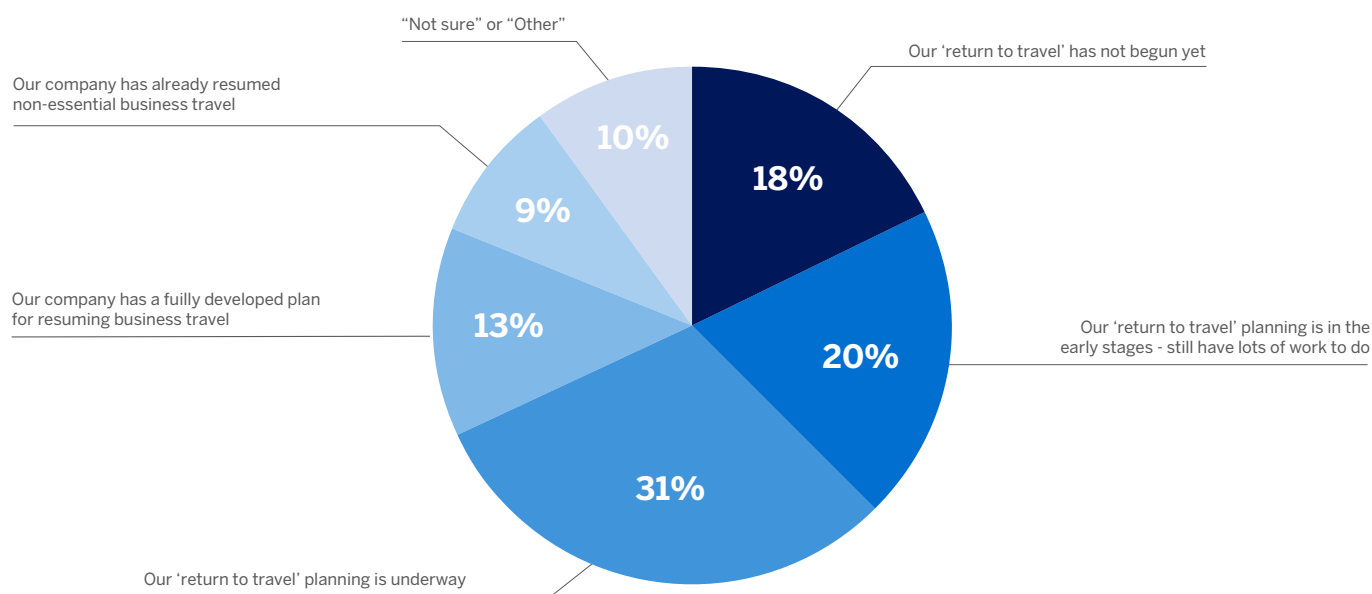
Certain markets are rebounding even more quickly than the GBTA polling would suggest. Commenting on Australia, as an example, Becky Cook, Vice President & General Manager Global Client Group from American Express, advises that "nearly all customers, across all industries have now started to travel domestically again in Australia. Whether it be travel for executive level only, customer facing or business development activities, all clients are getting back to business in the way that's right for them."



## Travel Manager Readiness for a Return to Travel Varies

Company readiness for a return of business travel varies. Nine percent of companies have already resumed “non-essential” travel and a further 13% have completed their “return to travel” planning according to a GBTA poll. However, 48% say they are either yet to start or are still in the early stage of planning for the return of travel<sup>3</sup>.

### Travel Manager Poll: “Which best describes your ‘return to travel’ planning efforts?”



Source: Poll of 823 members of GBTA, April 12-17, 2021

## Pandemic-era Travel and Payment Behaviours Have Changed

There is a shift in the shape as well as the volume of travel. American Express global customer data shows, for example, that travel is being booked closer to departure and that there is growth in car rental use versus other forms of ground transport.

### Four Behavioural Shifts

Nov20-Jan21 vs. Nov19-Jan20



Source: American Express

## STATE OF THE RECOVERY: ARE WE THERE YET?

**AMERICAN  
EXPRESS**

There has also been significant growth in the use of digital payments because of the pandemic. A global survey of consumers and businesses from January 2021 found that 60% of consumers are now using a universal mobile wallet, a 13% increase since the start of the pandemic<sup>4</sup>.

A report published in April 2021 forecasts that total spend through digital wallets by 2025 will grow 83% from 2020, driven by increased adoption of digital payments during the pandemic<sup>5</sup>.

"In addition to virtual payments, use of contactless mobile payments has now very much accelerated. The payments industries efforts, from a technical perspective, to get us to the point where we have near ubiquitous levels of acceptance in certain markets for contactless payments, has set the foundation for the shift. Virtual and contactless mobile payments are a big piece of the puzzle for a progressive post-pandemic travel program and we are seeing strong demand from many of our corporate clients."

**David Holmes**

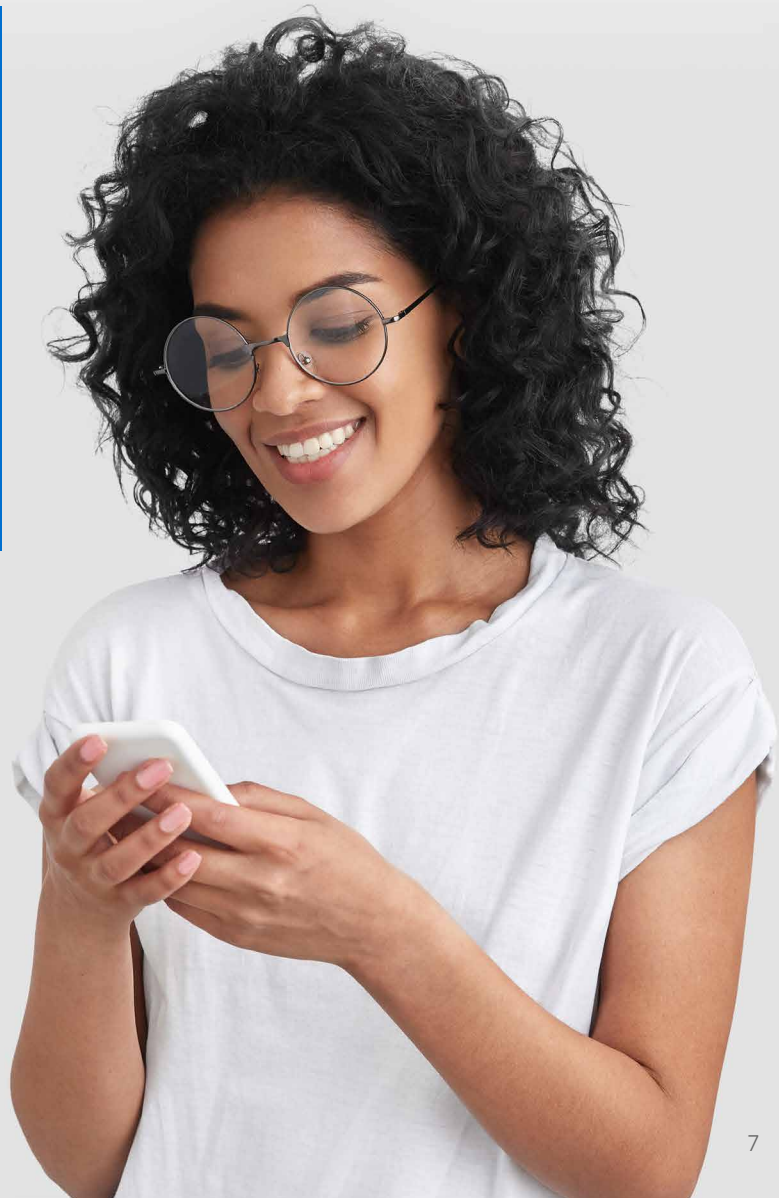
VP for Virtual Payments and Central  
Travel Platform at American Express

American Express has seen a marked increase in client requests to support digital payment solutions. The consumer trend where virtual, mobile, or contactless payment solutions are becoming the most favoured option is being echoed strongly within commercial payments. This is borne out by a recent poll of travel managers which showed that virtual payments are their highest "digital priority"<sup>6</sup>.

"We have been looking at all spend that is being paid through purchase order or ACH. This included all suppliers - anything that was being paid through ACH or by PO. We worked out how we could encourage that spend to move to a virtual card, American Express vPayment or account payable automation solution. We reviewed our internal policies and procedures and worked with local countries if there were challenges. Overall, it's been successful."

**Tina Quattlebaum**

Director of Global Travel Operations for Pfizer





## Where Next with the Recovery of Travel?

There are varied predictions for how much business travel will return and by when. GBTA predicts the recovery to pre-pandemic levels of business travel by 2025 while IATA forecasts the return to pre-pandemic levels of global airline travel by 2024<sup>7</sup>.

Travel industry leaders have provided their own projections, including CEO of Qantas Alan Joyce, who recently predicted a 13% to 15% reduction in domestic business travel due to increased use of videoconferencing<sup>8</sup>. Southwest Airlines said they expect a 10% to 20% permanent, or at least long-term reduction in business travel<sup>9</sup>.

It is difficult to accurately predict how much business travel will return and when. However, corporate travel managers believe the greatest enablers to the return of business travel are:



**81% - Vaccination program**



**48% - Testing**



**42% - Traveller confidence<sup>6</sup>**

## Vaccinations: A Likely Trigger for a Return of International Business Travel

US presidential medical adviser and infectious disease doctor, Anthony Fauci, has stated that reaching 75% levels of vaccination will enable “herd immunity” and a return towards normality<sup>10</sup>. Business travellers have said that they will be 2 to 4 times more comfortable to fly once they have had the vaccine<sup>11</sup>.

The international travel recovery may restart when each country reaches high levels of vaccinations. It is predicted that the UK, US, and several western European markets will reach 75% vaccinations around mid 2021<sup>12</sup>. This may trigger the opening of several new “travel bubbles” that allow international business travel to return more quickly.

Countries representing approximately 70% of pre-pandemic global business travel spend will have reached the 75% vaccination threshold by the end of 2021 according to current trends<sup>13</sup>. This certainly gives grounds for increasing optimism for the return of business travel. GBTA has predicted that business travel will increase 21% in 2021 versus 2020, stating “most of this gain is expected to come at the end of 2021 as vaccinations increase globally and consumer confidence returns.”<sup>14</sup>



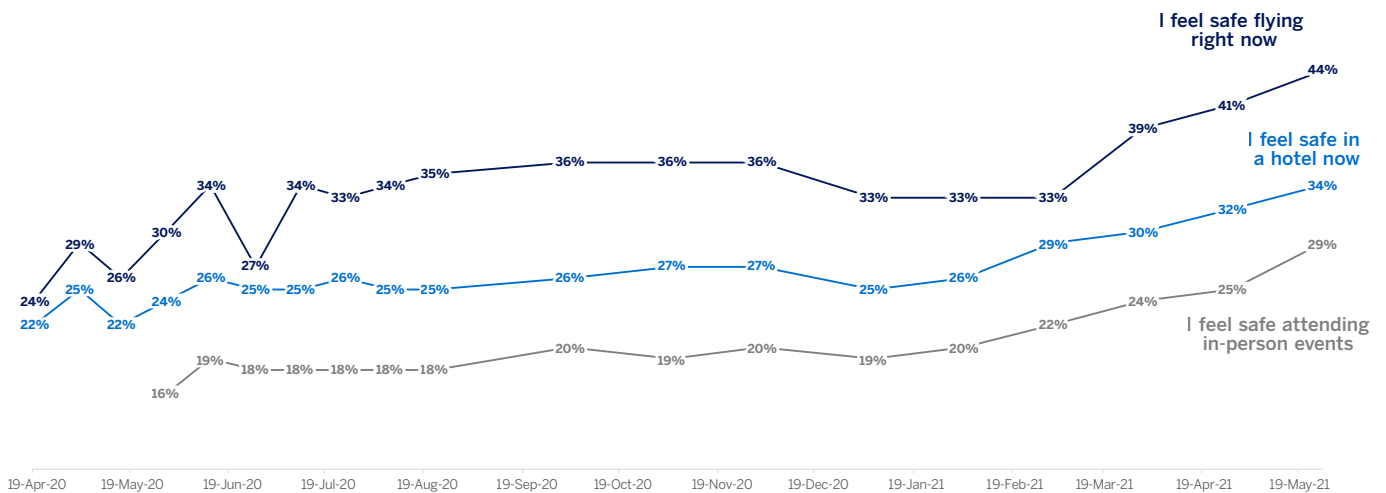


## Traveller Confidence Grows

Consumer confidence for travel is returning quickly. According to regular global polls, 34% of consumers felt comfortable to fly in May 2021, an increase of 9 points since January and an improving trend month on month through 2021<sup>15</sup>.

### Global Consumer Travel Sentiment

Based on on regular surveys of 1000 consumers in each of 15 countries

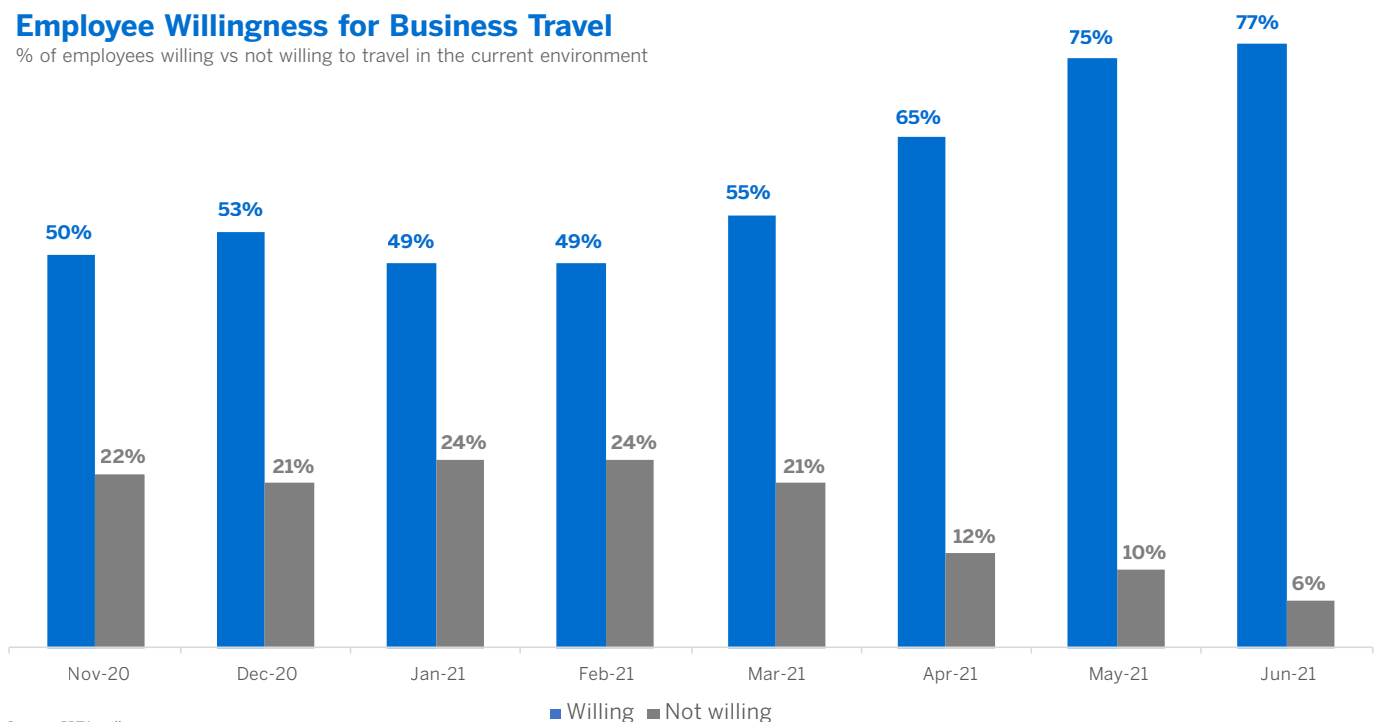


Source: Deloitte State of the Consumer Tracker

Sentiment for business travel is also improving. GBTA provides insights that 77% of employees are willing to travel for business as of June 2021. The percentage of those who are not willing to travel has dropped to only 6%<sup>2</sup>.

### Employee Willingness for Business Travel

% of employees willing vs not willing to travel in the current environment



Source: GBTA polls

An April 2021 survey of global business travellers highlighted the measures that will have the maximum impact on restoring traveller confidence.<sup>16</sup>

Safe travel measure	Set 'importance' score out of 10
COVID-19 medical insurance	8.4
Up-to-date health and travel restriction information about destination	8.4
Hygiene information for hotel / office	8.1
Ability to pay using contactless methods	8.1
Mandatory test or vaccine certificate prior to boarding	7.9

"The most common concern [from business travellers] is what's the travel experience going to be? How is that going to change? There are also concerns about the variations of the virus. The digital health passport, what are we going to recommend on that? Are they going to need the vaccine to travel?"

Another common question is, what's reimbursable and what's not? How has the expense policy changed? It's important to understand the different needs and comfort levels of our colleagues and plan how we customise the travel experience for our travellers."

**Tina Quattlebaum**

Director of Global Travel Operations for Pfizer

## Steps to Rebuild Traveller Confidence

Boosting traveller confidence is a critical before organisations restart their travel programs. Important steps include:

- 1 Conduct a traveller listening exercise** to understand and categorise their key concerns with current travel.
- 2 Map out the traveller journey**, including the research – book – prepare to travel – and on-trip stages. Consider the communication tools available at each stage. For example, using the company intranet, the OBT, the mobile travel app and any other tools used within the organisation.
- 3 Work with your TMC to design a set of communication templates** to help address traveller concerns at the right stage of the traveller journey. Many TMCs have these in place.
- 4 Create an engagement strategy to leverage your communication tools and technologies** with the focus being to **deliver the right message, at the right time, in the right way.**
- 5 Use traveller forums or digital feedback channels to monitor and update your communications strategy.**

“When it comes to support and communication, we are big on automation. So, for example, if someone makes a travel booking, they’ll receive automated messages to say what the current border restrictions are. Our employees also have access to technology which provides them updates of what to be aware of at their destination. It’s information that we are pulling from various sources and using automation to keep up to date. This means that travellers are getting the latest information right up to departure – which is so important because the situation does change quickly.

Then during the trip, we use our TMC provided travel app and services to ensure that the traveller gets the best advice along the way.”

**Regional Travel Manager**

A global Professional Services company and American Express client



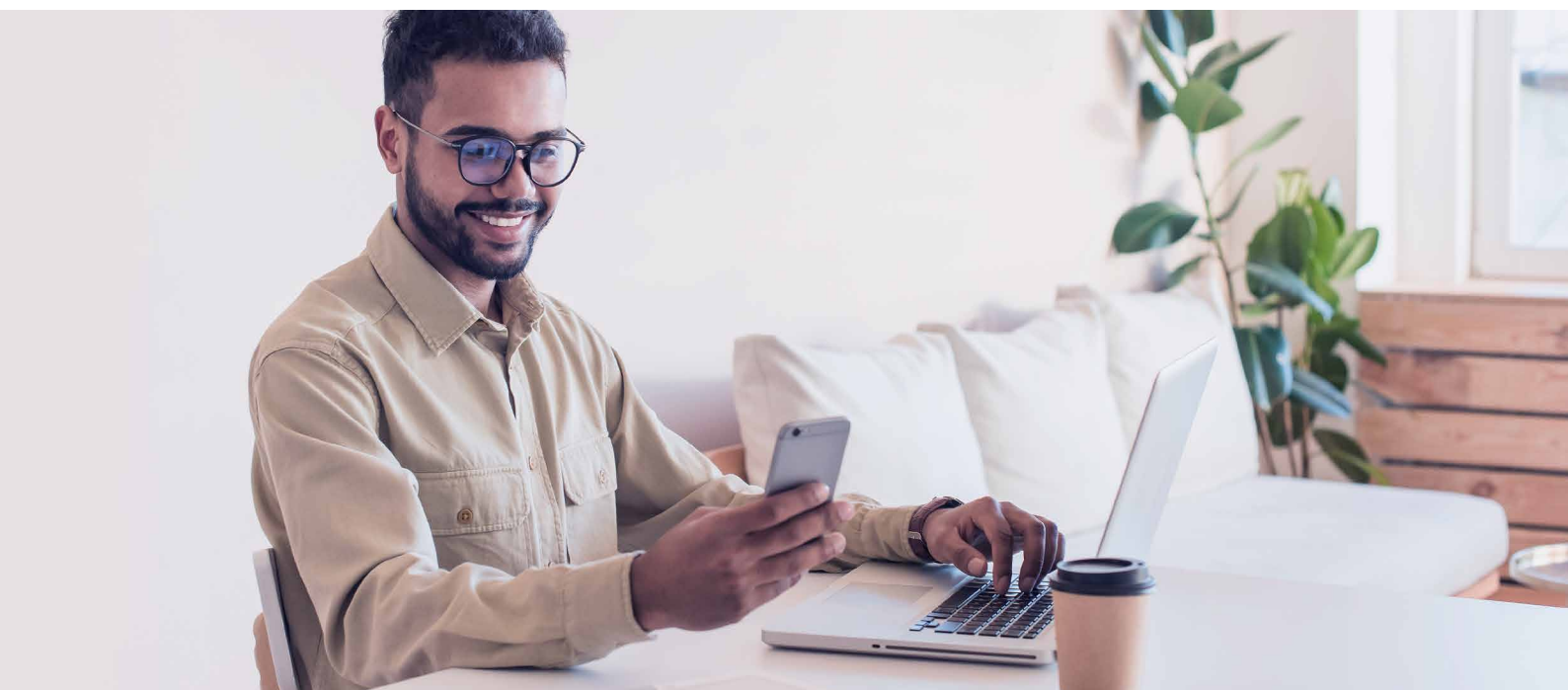
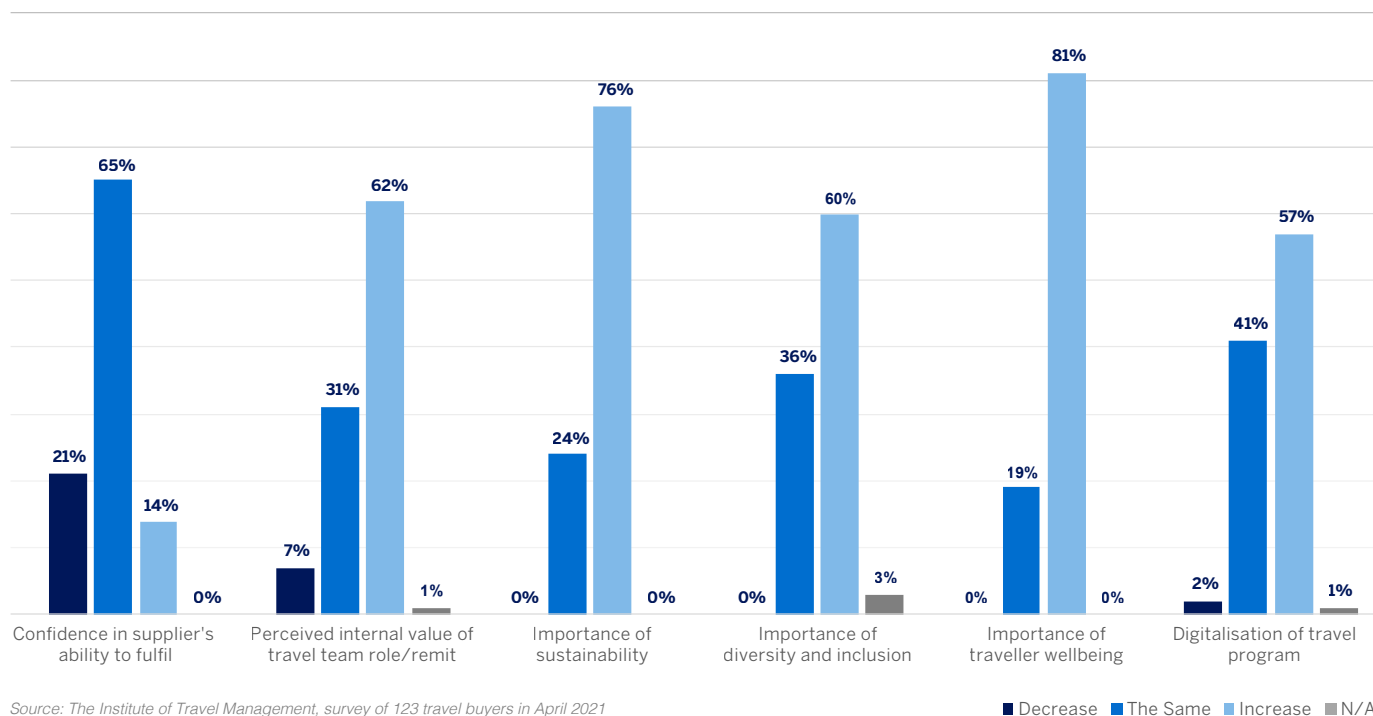
## Broader Priorities for Travel Programs

A year on since the pandemic was declared, the UK Institute of Travel Managers surveyed travel managers to understand how travel priorities are evolving. The results highlight how the pandemic has triggered a strong increase within travel programs for:

- 1 The perceived internal value of the travel team;
- 2 The importance of sustainability as well as diversity and inclusion;
- 3 Focus on traveller wellbeing; and
- 4 A drive for digitalisation of the travel program.<sup>6</sup>

### Employee Willingness for Business Travel

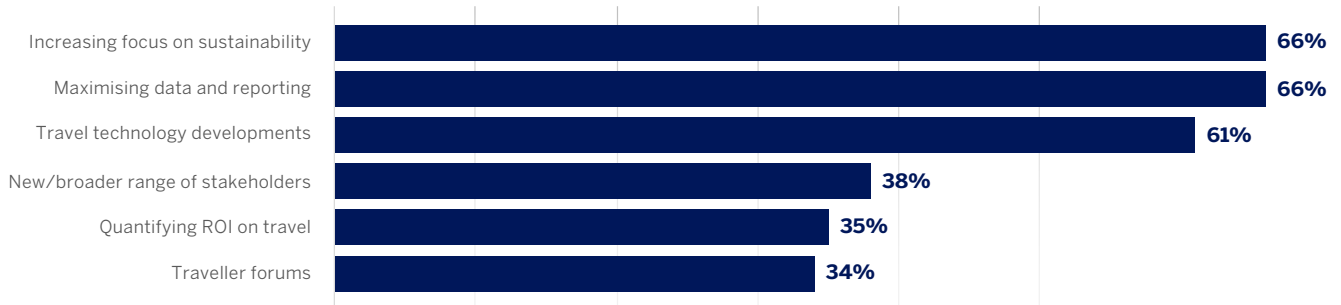
% of employees willing vs. not willing to travel in the current environment





Digging deeper, travel managers are advising that to illustrate the value of the travel function within their businesses they are focused on sustainability, data, and technology. They are also focusing efforts to quantify the return of investment of travel<sup>6</sup>.

### Travel Manager Poll: What are you doing to adapt and showcase the value of travel function?



Source: The Institute of Travel Management, survey of 123 travel buyers in April 2021

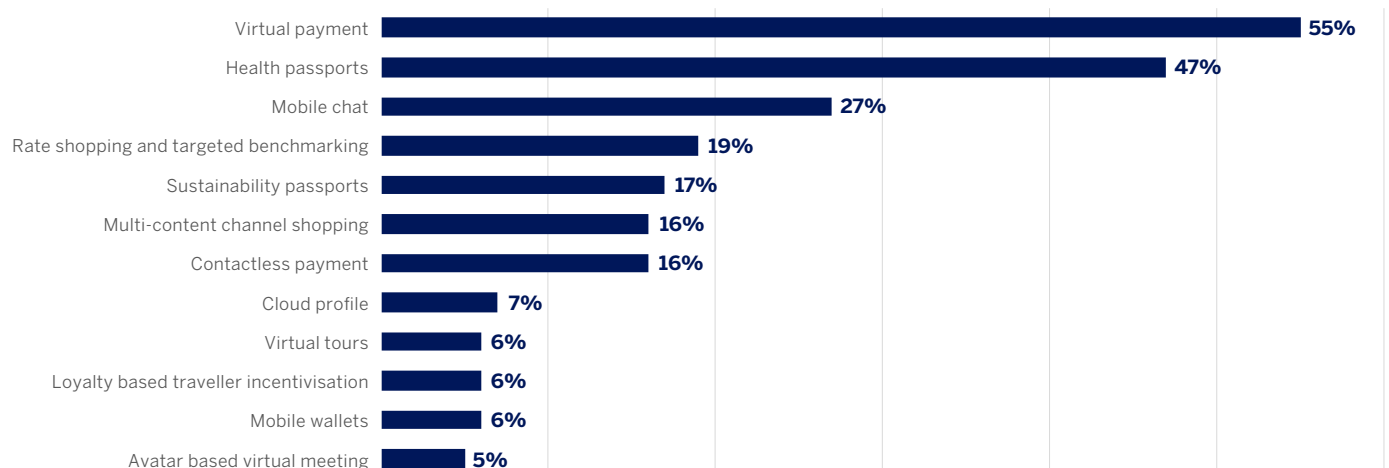
**"We have a culture of reimagination and innovation. In terms of our travel program strategy, we continue to innovate, achieve and prepare for our go forward model."**

**Tina Quattlebaum**  
Director of Global Travel Operations for Pfizer

Internal collaboration has become commonplace. 56% of companies are carrying out their return to travel planning using cross-department working groups involving travel, HR, security, legal and other departments<sup>16/3</sup>.

When it comes to digitisation, travel managers are focused on a range of initiatives. Significantly most favoured solutions include deploying virtual payments and digital health passports<sup>6</sup>.

### Travel Manager Poll: Which digital solutions are you currently considering for your program on behalf of your travellers?



Source: The Institute of Travel Management, survey of 123 travel buyers in April 2021

## The Changing Workplace Influences Travel

Travel management teams are increasingly contributing to the strategy around the future of workforce design. Nearly 40% of travel managers have been actively involved in return to office planning, and many are playing a part in remote working policies and their company's approach to managing a decentralised workforce<sup>16</sup>.

82% of GBTA members expect their company's employees will have more flexibility to work from home even after the pandemic. As a result, these remote workers have new meeting facility needs – for example using a local hotel for short business meetings. Over half of GBTA members expect to see changes to the travel and expense policy because of the increase in remote working<sup>3</sup>.

# CASE STUDY: MOBILE WALLET ENABLE EXPENSE AUTOMATION

### The Issue

- A global professional services firm identified that 30% of their global expenses were incurred using cash. They launched a project to improve automation across their expense management processes
- The organisation realised that the cash transactions were driving significant manual processing costs, reduced spend visibility and lower T&E policy compliance

### The Solution

The company engaged the American Express Global Business Consulting team to assess their Asia Pacific cash expenses and provide a set of recommendations to help enable improved automation

- The expense data review identified employees not using their Corporate Card, and those who had not been issued a Card
- The review found that almost all of cash transactions could be converted to the Corporate Card, leveraging mobile wallets and QR payments, with automated receipts
- The client received a commercial analysis of savings and benefits, a set of recommended changes to the T&E policy and communication materials to educate employees on the updated processes

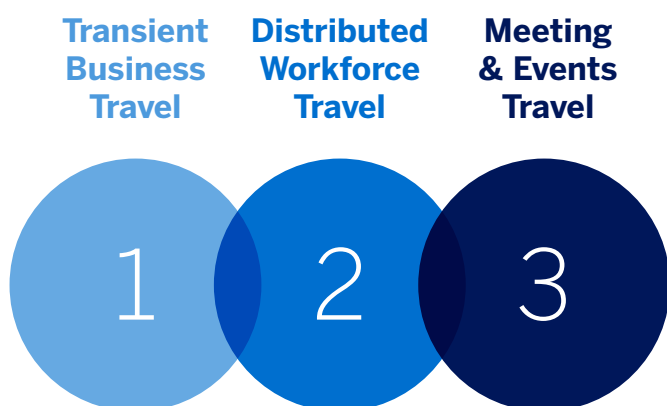
### The Result

- Up to 78% process efficiency savings identified through migration from manual to automated expense claims
- 18% increase in potential spend through American Express payment solutions, enabling visibility, compliance, and commercial benefits
- Significantly improved employee experience due to reduced manual expense reports

Remote working looks like it is here to stay. Gartner reports that 72% of CFOs expect their corporate real estate footprint to decrease over the next two years<sup>17</sup>. Office design will shift away from “me space” to more “we space” – meaning more collaboration and meeting zones and less fixed desks<sup>18</sup>.

Many travel managers are thinking about these changes to the nature of work and how they will influence the travel program.

Potentially we will see the rise of a third form of business travel. Transient business travel will stay, perhaps at lower volumes, meetings and events travel will stay with a changing shape due to more hybrid and virtual events. In future there may be a third form of travel that enables companies to gather their distributed teams for culture, teamworking, training or innovation meetings. This type of travel intersects with transient and events related travel.



However, more remote work may not mean less business travel, as 69% of business travel decision makers believe that an increase in remote work will lead to more business travel<sup>19</sup>.

“Before the pandemic, over 90% of our workforce was already remote in the US - we moved to remote working environments several years ago. What we found was that over time you recruit talent in different places, it gives you tremendous flexibility, but you have to bring people together more often - for training, for being able to build your culture, to demonstrate values, to inspire and motivate people, being able to collaborate. What happened for us is, although our real estate costs went down, our travel costs went up.”<sup>20</sup>

**Paul Abbot**  
CEO of American Express Global Business Travel





## The Focus on Intentional Travel

2020 was a reboot of business travel. Most organisations saw their travel activity plummet to minimal levels while virtual meetings allowed many businesses to continue to function. For many travel managers, travel budgets are now zero-based - every trip in future needs robust justification. At the same time, three key influences have all placed new focus on when and why business travel should take place:

- 1 Employee attitudes about travel and working practices;
- 2 An increased focus on sustainability; and
- 3 Changes in the workplace strategies of business are all creating a new landscape.

This is leading to a closer examination of the value of business travel, and how business travel links to the strategic objectives of the organisation.

Some travel managers are already carefully reviewing the types of travel that should take place in future, versus those where video-conferencing will remain a viable alternative. This provides the opportunity for the business travel industry to place the ROI of travel in focus as they consider how travel will grow beyond the pandemic.

74% of employers believe there will be extensive/moderate change to business travel with reduction across most types of travel<sup>21</sup>.





## Market Dynamics Driving Change to the Supplier Landscape

Dramatic changes to the business travel market are shaking up the supplier landscape. Some suppliers have been able to use the pandemic as an opportunity to focus on growth, acquisitions, or changes to their services to bring them closer to the new needs of customers.

Other suppliers are more focused on managing cost and cashflow carefully; seeking to hold out their market position as long as possible until travel volumes return.

## Established Players: Transformational Acquisitions

Major acquisitions include the purchase by American Express Global Business Travel of Ovation Travel Group<sup>22</sup> and Egencia<sup>23</sup>. Similarly Corporate Travel Management bought Travel & Transport<sup>24</sup> and Flight Centre acquired the enterprise technology platform WhereTo<sup>25</sup>.

Many of these integrations blend contrasting capabilities. For example, the digital-first platform Travel Management Company (TMC), TripActions buying “high-touch” service specialist TMC Reed and Mackay<sup>26</sup> will likely increase interest from potential clients in the combined offering focused on both technology and service.

## New Entrants: New Services for a New Market

The pandemic is influencing a range of new products and services to come to market.

For example with the increase in remote work, companies such as [Splacer](#) and [Meetings Booker](#) have started to provide access to new and unique meeting and working locations. These options provide the ability for their clients and teams to book the companies own spaces as well as external inventory.

Digital health passes are emerging quickly. Already there are a range of these apps available to enable travellers to store COVID test and vaccine data securely on their mobile device. Examples include the [IATA Travel Pass](#) and [CommonPass](#).

## Expanders: Big Companies Entering Business Travel

Some companies operating on the periphery of business travel until now, have made acquisitions that bring them more into the sector.

For example, travel and expense management platform specialist Coupa acquired travel price optimiser and rebooking service Yapta<sup>27</sup>. Expense management and AP automation provider Emburse, acquired Roadmap, one of the leading independent digital travel assistants specialised in the business travel sector<sup>28</sup>.

It seems clear that as we progress through the pandemic, that market changes will continue unabated and require travel managers to continue adjusting their program strategies.

## A Brief Look into the Future

Renowned futurist Johnny Thorsen shares some of his insights of changes that will continue to influence the supplier marketplace:

- 1 Virtual Meetings** - We now have the digital twin of the meeting environment. We can attend a virtual conference or event as digital avatars. You will see all the other avatars and you can interact virtually in just the same way as you did in real life. If we then add in virtual reality, you can attend in person or digitally. You sit at the event on a physical chair, and I sit on a digital chair next to you. We can chat while we are seeing the same presentation.
- 2 Sustainability** - Airlines are realising that big companies want to travel greener. This will accelerate developments and investments in carbon removal and next generation engine technologies. We are also seeing a focus on more accurate measurement of CO<sub>2</sub> emissions and work to include carbon budgets within the online booking tool. In future the traveller will manage both a cost and emission budget.
- 3 Digital Identity** - Blockchain technology enables the digital identity. Access to your digital identity should be controlled and managed only by you. You will have the power to give access to part of your identify for a limited time to whoever needs it. For example, the airline gets access for 24 hours for your flight, the hotel just before you check-in. Eventually the passport as we know it today will become obsolete. In the future my ID will create a QR code that immigration can scan and see my information.

The recovery of business travel remains, for now, constrained largely within domestic borders. But there is growing optimism that as 2021 progresses, COVID-19 vaccinations and reduced need for quarantine will enable a meaningful return of international business travel. Already 75% of business travellers are willing to return to travel<sup>3</sup>.

Looking ahead, and considering what we have seen from this 360-degree review, we suggest the following key takeaways:

- If your company is in the 48% of those that have yet to start or only in the early planning stages of a return to travel<sup>3</sup>, now is the time to move forward. There are a range of tools available from TMCs, suppliers and consultancies to help you along the way.
- While vaccination and COVID-19 testing programs are seen by travel managers as the most important external enablers to a return of travel, the most important controllable enabler is to restore traveller confidence<sup>6</sup>. Pay close attention to the views and concerns of travellers and use the communication and technology tools at your disposal to design a travel reassurance program to continue to build traveller confidence.
- With the influence of trends such as the future of work, sustainability and changing employee attitudes about business travel, now is the time to lead the debate within your organisation around what travel types add most value and how they link directly to the companies' objectives. Work through what types of travel should be seen as a strategic investment versus those where video conferencing can be continued. Agree with department and C-suite leaders your "Justifiable Travel" guidelines.

- With the ongoing reduced levels of travel demand, for many travel managers it is the perfect time to implement strategic initiatives that help lift the value of the travel and payments program. Many organisations are implementing new travel technologies, tools or reevaluate the marketplace considering the myriad of supplier changes. As an example, within the topic of digitisation, the highest priority for travel managers is virtual payments<sup>6</sup>.

Rest assured that American Express will be at your side throughout the months and years ahead. Our mission is to bring you insights, ideas, and inspiration. We remain focused on helping you continue to deliver incredible value to your organisations, with fresh perspectives.

**"Travel management may be more challenging at the moment, but it's also a great opportunity for the travel manager to be even more strategic, build their influence and demonstrate the value of travel to their organisation."**

**Becky Cook**

Vice President & General Manager, Global Client Group,  
from American Express



- 1 Analysis of IATA Air Passenger Market Analysis January 2020 to March 2021, IATA (Report dates: [Jan-20](#), [Feb-20](#), [Mar-20](#), [Apr-20](#), [May-20](#), [Jun-20](#), [Jul-20](#), [Aug-20](#), [Sep-20](#), [Oct-20](#), [Nov-20](#), [Dec-20](#), [Jan-21](#), [Feb-21](#), [Mar-21](#), [Apr-21](#))
- 2 Analysis of GBTA's [COVID-19 Polls](#), GBTA
- 3 [GBTA COVID-19 Member Poll Results](#), GBTA, April 22, 2021
- 4 [Global Insights Report: The impact of COVID-19 on consumer behaviours and business strategies](#), Experian, 2021
- 5 [Digital Wallets – Transforming the way we pay?](#), Juniper Research, January 2021
- 6 [ITM Revive Insights & Priorities for 2021 and Beyond](#), The Institute of Travel Management, April 27, 2021
- 7 [Recovery Delayed as International Travel Remains Locked Down](#), IATA, July 28, 2020
- 8 [Qantas Airlines Group CEO Alan Joyce on business models and the future of the carrier](#), CAPA Live, April 14, 2021
- 9 [Southwest Airlines Q1 2021 Earnings Call Transcript](#), The Motley Fool, April 22, 2021
- 10 [Fauci says herd immunity possible by fall, 'normality' by end of 2021](#), The Harvard Gazette, December 10, 2020
- 11 [An injection of hope, Life after the COVID-19 vaccine](#), IBM, April 3, 2021
- 12 [COVID-19 Tracker](#), Bloomberg, May 16, 2021
- 13 Analysis based on business travel spend data from GBTA and 75% vaccination timelines from the Bloomberg COVID-19 tracker as at 20 May 2021.
- 14 [Business Travel: Full Recovery Expected by 2025](#), GBTA, February 2021
- 15 [Deloitte State of the Consumer Tracker](#), Deloitte, 2020 & 2021
- 16 [84% of business travellers eager to travel with correct safety measures, finds new study](#), Amadeus, April 28, 2021
- 17 [Don't Overlook Critical Talent Intelligence in Your Postpandemic Location Strategy](#), Gartner, April 6, 2021
- 18 [The Future Workplace – Top 10 Predictions](#), CBRE, undated
- 19 [American Express and American Express Global Business Travel Release "Back to Blue Skies" Corporate Travel Report Surveying U.S. Businesses](#), American Express, May 20, 2021
- 20 [How Will TMCs Rebound and Adapt to Business Travel's New Needs?](#), Skift Live – Business Travel and Future of Work Summit, March 17, 2021
- 21 [How employers and employees are envisioning the reimaged workplace](#), EY, April 22, 2021
- 22 [American Express Global Business Travel acquires Ovation Travel Group](#), American Express Global Business Travel, January 21, 2021
- 23 [American Express Global Business Travel agrees to acquire Egencia from Expedia Group](#), American Express Global Business Travel, May 4, 2021
- 24 [Corporate Travel Management announces acquisition of Travel and Transport](#), CTM, September 28, 2020
- 25 [WhereTo? Flight Centre Is The Answer For This Newly Acquired Booking Startup](#), The Beat, August 4, 2020
- 26 [TripActions acquires Reed & Mackay, expands global and enterprise offering](#), Reed & Mackay, May 5, 2021
- 27 [Coupa Acquires Travel Price Optimization Leader Yapta](#), Coupa, January 7, 2021
- 28 [Emburse Elevates the Post-Pandemic Business Traveler Experience with Acquisition of Roadmap](#), Emburse, March 16, 2021