A SHORT BRIEF FOR FOUNDERS AND OPERATIONS LEADS

# The Rule Gap

Your written rule says one thing and the person running the queue does another. Both have a reason, and nobody records which one won.

## SIX EXPENSE CLAIMS, TWO RULEBOOKS

The written rule and the operator agree on five. Nobody records the sixth.

| CLAIM | WRITTEN RULE | OPERATOR | RECORDED |
|---|---|---|---|
| Round trip, over threshold, no notes | HOLD | HOLD | agree |
| Round trip, under threshold | APPROVE | APPROVE | agree |
| **One-way, over threshold, no notes** | APPROVE | HOLD | **nobody** |
| One-way, under threshold | APPROVE | APPROVE | agree |
| Same route, same figure as last week | APPROVE | APPROVE | agree |
| Round trip, over threshold, notes attached | APPROVE | APPROVE | agree |

**The rule and the operator disagreed on one claim.**

Neither was wrong. Nothing recorded which one applied.

**The gap is not the disagreement. It is the missing record.**

Rules drift when the call made on the day never reaches the person who owns the rule.

Nearly half of business travellers say they bend or break travel or expense policy. SAP Concur Global Business Travel Survey, 2026.

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A NOTE ON THE NUMBERS

# Expense rules are bent more often than they are read.

The research on expense claims is thinner than the software marketing around it. Here is what I checked, who published it, and the figure I am refusing to hand you.

**19%**

of expense reports contain errors or missing information, in a study of travel buyers

GBTA Foundation, 2015

**18 min**

and an additional $58 to correct each of those reports, on top of the $58 to process it

GBTA Foundation, 2015

**~half**

of business travellers say they bend or break travel or expense policy

SAP Concur, 2026

WHO SAYS SO

## A trade body study and a software vendor survey

The GBTA Foundation study was sponsored by a hotel booking company and is now over a decade old. The SAP Concur survey covers 3,300 business travellers in 21 markets, fielded by Wakefield Research, and SAP Concur sells expense software. Both facts belong next to the numbers.

WHAT IT IS NOT

## Not a measure of fraud, and not a measure of you

An error, a missing note and a bent rule are different things. Most of what these figures count is ordinary friction: a claim filed against a rule the person never read, or read differently.

LEFT OUT

## The "5 percent of revenue lost to expense fraud" line

The ACFE does estimate organisations lose 5 percent of revenue to fraud, but that covers every kind of occupational fraud, not expense claims. Quoting it about expenses would inflate the problem to sell the fix.

THE HONEST READING

Roughly one claim in five has something wrong with it, and about half of the people filing claims admit to bending the rule. The rule itself is part of the problem.

THE PROBLEM AS MOST OWNERS SEE IT

# It looks like a mistake. It is a missing record.

Most owners see a procedure that was not followed and want to know who got it wrong. Usually nobody did, and the real fault sits in the gap between the written rule and the call made on the day.

### How it usually reads

Someone did not follow the procedure. Either the rule is wrong or the person is. Pick one, correct the other, move on, and expect the same argument again next month.

### What is actually happening

The rule was written for the cases someone had seen. The operator has seen more. Both are right about something, and neither has the other's reasoning in writing.

THE SETTING

### Claims over a threshold needed notes, round trips only

A one-way claim arrived over the threshold with no notes. By the written rule it passes. The operator, the person accountable for the queue, held it for notes anyway.

THE ARITHMETIC

### The rate is a choice. The threshold is a choice.

A mileage claim is miles times a rate, compared against a threshold. The IRS business rate for 2026 is 72.5 cents a mile, and the IRS itself says using it is optional. Every number in the rule is a decision someone made, which means someone owns it.

THE SIBLING

### I once flagged a pattern that was normal

Identical figures kept coming back and I read it as a system fault. The operator pointed out that people make the same trips every week. The flag was withdrawn and the rule recorded. A question would have cost thirty seconds.

THE SHARED SHAPE

A rule nobody updates and a call nobody records are the same failure: the reasoning lives in one person's head.

THE OPTIONS I CONSIDERED

# Three ways to handle it. Each one costs something.

None of these is free. The question was which cost I was willing to pay, and who should be the one paying it.

OPTION 01

### Follow the written rule

Approve the claim, because the rule says round trips only. Consistent and defensible on paper. It also overrides the person accountable for the queue, on their own queue, using a document they did not write.

OPTION 02

### Follow the operator

Hold the claim for notes. Respects the person accountable and their reasons. But the written rule now says one thing and practice says another, and the rule drifts unless someone records it.

OPTION 03

### Follow the operator, ask the owner

Hold this claim as asked, log it the same day, and put the rule question to whoever owns the rule. The operator and the rule are both respected, at the cost of one question.

OPTION 01 COSTS

**Trust with the person accountable**

Correcting the operator with a document is the quickest way to stop them telling you things. The next time they see something odd, they will keep it to themselves.

OPTION 02 COSTS

**The rule, slowly**

Every silent exception makes the written version less true. Eventually a new person follows it to the letter, gets it wrong, and nobody can explain why.

OPTION 03 COSTS

**One message and a short wait**

The cheapest of the three, and the only one that leaves the rule better than it was. The wait is the risk, which is why page six exists.

> "The cheapest option was the one that asked a question."
>
> From the decision log

THE CALL I MADE

# Option 03. Follow the call, ask the owner.

The operator is accountable for the queue today. The rule owner is accountable for the rule going forward, and each gets the decision that is theirs.

STEP 1

### State the rule once

One line to the operator: the written rule applies to round trips only, and this claim is one-way. Not an argument, just making sure the call is informed.

STEP 2

### Follow the operator's call

If they still want it held, it is held. Their queue, their accountability, and very often a reason I had not seen.

STEP 3

### Log it the same day

Date, the claim, the rule as written, the call made, who made it. One line in the running log, not a memory.

STEP 4

### Ask the rule owner whether it should become standing

Should notes be required on every claim over the threshold, round trip or not? Attach the row. They decide, and the written rule changes once.

### What I did not do

Approve the claim quietly because the document allowed it, or change the written rule myself because the operator said so. Neither decision was mine to make.

### What each person got

The operator got their call on their queue. The rule owner got a clear question with the row attached. The next person got a log entry instead of a guess.

WHY NOT JUST PICK A WINNER

Picking a winner quietly is how a back office ends up with two rulebooks. Asking once ends up with one.

WHAT TO WATCH AFTERWARD

# Loose rules are where problems hide longest.

Until the rule owner answers, the queue runs on two versions. The fraud research is not about honest disagreements like this one, but it shows how long inconsistency can hide things.

**13%**

of 1,921 occupational fraud cases involved expense reimbursement schemes, median loss $50,000

ACFE Report to the Nations, 2024

**18 months**

median time an expense reimbursement scheme ran before it was detected

ACFE Report to the Nations, 2024

**20% vs 12%**

of cases involved expense schemes at organisations under 100 staff, against 100 or more

ACFE Report to the Nations, 2024

WATCH 01

### Inconsistent handling between people

Anyone else working the queue still has the old rule. Tell them the case is pending, or the same claim gets approved by one person and held by another in the same week.

WATCH 02

### An answer that never arrives

If the owner does not reply, the question is still open next week. Keep it in the daily report as an open item, with its age, until it closes.

WATCH 03

### The rule changes, the tools do not

If notes become required on every claim over the threshold, every checklist and checker has to change with it, on the same day, or the old rule lives on in the tool.

THE CLOSE CONDITION

This is finished when the answer is in the written rule, not when the claim is approved.

EVIDENCE, NOT ADJECTIVES

# I have worked the queue under written rules.

Expense checks, rule clarifications and the log that holds them together are operations work. It is work I have done daily, on a back-office queue of hundreds of rows.

BUILT

### A hold checker with the rule as a switch

Miles times a rate, a threshold, a round-trip test and a notes check. Where the rule had a known variant, I made it a visible toggle, so the version in use is never a matter of who trained whom.

WRITTEN

### Procedures from live walkthroughs

Written while watching the work run, then corrected as each rule was clarified by its owner. The next person inherits the current version, with the date it changed.

CORRECTED

### A flag I withdrew

I read identical repeat claims as a system fault. They were normal weekly trips. I withdrew the flag, recorded the rule, and changed how I raise flags: as questions, with rows attached.

THE HABIT

### Flags as questions, not conclusions

"I see this on these rows; is it expected?" A question costs the owner thirty seconds. A wrong conclusion costs trust that takes weeks to rebuild.

CREDENTIALS

### Google Project Management Professional Certificate and Google AI Essentials

Plus Anthropic AI Fluency and Model Context Protocol. 31 certifications in total, every one independently verifiable.

> "Paul consistently demonstrated exceptional professionalism, accountability, and critical-thinking skills.
>
> Karene D. · Technical Support Specialist · PETLIBRO · Colleagues on the Intuit Quicken account

HOW TO START

# Find the rules your team already disagrees with.

You do not need a policy review. You need a list of the places where practice and the written rule have quietly split.

OPTION 01

### Ask the person who works the queue

One question: which written rules do you follow differently, and why? Write down every answer, without arguing with any of them. That list is the gap, and it is usually longer than you expect.

OPTION 02

### Run the claims through the checker

The free hold checker at me.kabuhayan.app/tool-expense-hold-checker has a toggle for exactly this rule: notes on round trips only, or on every claim over the threshold. Run both and compare the hold lists.

OPTION 03

### Use The Final Check playbook

A last pass before anything is approved: the rule as written, the call as made, and a line in the log whenever the two differ. Ten minutes a day, and the rulebook stays true.

WHAT I WOULD EXPECT YOU TO FIND

At least one rule everyone follows differently, one rule only the operator knows, and nobody who can say which version is current.

## Available now for remote work

Chief of Staff · Operations · Senior Executive Assistant · Project Manager
Tell me which written rule your team quietly follows differently.

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Sources: GBTA Foundation, Expense Reporting: Global Practices and Pain Points, November 2015, sponsored by HRS Global Hotel Solutions; used for the share of expense reports with errors or missing information (19 percent) and the cost and time to correct them; the figures describe single-night hotel stay reports and are over a decade old. SAP Concur, 8th Annual Global Business Travel Survey, 2026, with Wakefield Research; 3,300 business travellers in 21 markets, fielded 1 to 20 April 2026; used for the share who say they bend or break travel or expense policy; SAP Concur sells expense software. ACFE, Occupational Fraud 2024: A Report to the Nations; 1,921 cases investigated January 2022 to September 2023 in 138 countries; used for expense reimbursement scheme frequency, median loss, duration and organisation size; these are fraud cases, not policy disagreements. IRS, IR-2025-128, December 2025; 2026 business standard mileage rate, used as context only. Deliberately excluded: the ACFE estimate of 5 percent of revenue lost to fraud, which covers all occupational fraud and is often misquoted as an expense figure. Figures are third-party research, not results I am claiming. Practice figures are banded from real work and describe patterns, not a client.