

MANAGED TRAVEL'S FUTURE IS **SEAMLESS AND MOBILE**

A top-down view of a person's hands interacting with a laptop and a smartphone. The left hand is on the laptop keyboard, and the right hand is holding a smartphone. A coffee cup is visible to the right of the laptop. The entire scene is overlaid with a teal gradient.

EXECUTIVE SUMMARY

The ubiquity of mobile devices coupled with an array of digital travel booking services have changed the game for business travel. More and more, business trip-goers are enticed to use flight and hotel booking sites rather than their company's preferred platforms.

They can hardly be blamed though. Oftentimes the systems they are asked to use are woefully obsolete. They don't sync with their expense reporting platforms. Or, their corporate booking and expense systems don't offer the flexibility of mobile access, making their travel experiences far less fluid than most of their other daily consumer interactions.

Health insurance provider Anthem recognized the need to provide a modern, integrated travel and expense solution for its thousands of employees.

By giving them a mobile-centric option that lets them book trips, lodging, car rental, and even ride-sharing from Uber that seamlessly updates their expenses, the firm is getting big benefits:

- A great user experience resulting in adoption of the company's preferred travel booking and expense platform
- Transparency: reporting data showing event and meeting expenses as they happen, not after they've gone over budget
- Easier compliance with corporate travel and expense policies
- Insights: a clear view of airlines, hotels and car rental brands preferred by employees giving a sharper picture of potential corporate travel partners
- Smarter negotiations: Armed with reporting data, travel managers are fostering better deals with airlines, hotel groups or auto rental partners

In short, working with partners Sabre and Chrome River, Anthem is giving traveling staff and their management several reasons to choose the company's preferred booking and expense platform.

TABLE OF CONTENTS

Introduction	4
Anthem Blue Cross Blue Shield Case Study Overview	5
Challenges	6
It Absolutely Matters How You Get There	7
Designed with the Traveler in Mind	8
How it works	9
Transportation	10
Duty of Care	11
Travel and Expense	12
Expensing in Real Time	13
Not Another Number	14
Added Features	15
Budget Tracking	16
Cross- Device For All	17
Personalization and Preference	18
Reliability	19
Key Takeways	20
About Sabre and Chrome River	21

ABOUT SKIFT

Skift is the largest industry intelligence platform, providing Media, Insights & Marketing to key sectors of travel.

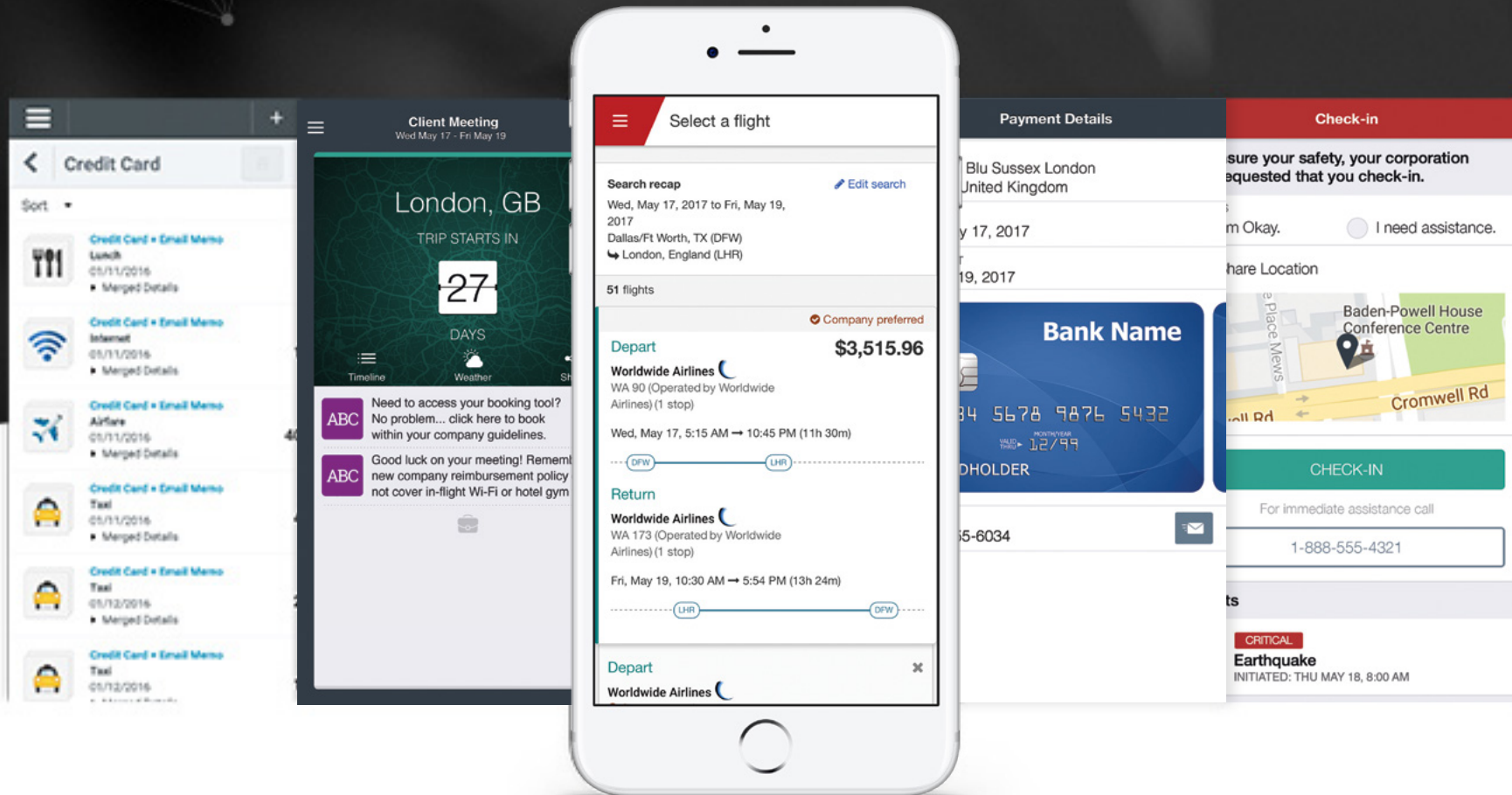
SkiftX is Skift's in-house content marketing studio, working collaboratively with partners on integrated projects including webinars, video, research, and live events.

Visit skiftx.com to learn more or email at skiftx@skift.com.

The expense solution CFOs need to drive value

Automate and simplify travel and expense processes
Mitigate risk and enforce traveler compliance
Provide total visibility into traveler expenses
Delight employees and finance teams

Get the mobile experience travelers demand



Sabre

CHROME RIVER

INTRODUCTION

In every facet of consumer experience, people are demanding more immediacy, more convenience and more self-service capabilities. Those little mobile devices in their pockets have a lot to do with it. With mobile technology facilitating these consumer expectations, it's no wonder they're demanding the same convenience and seamless experience, on-the-go interactivity in their business travel.

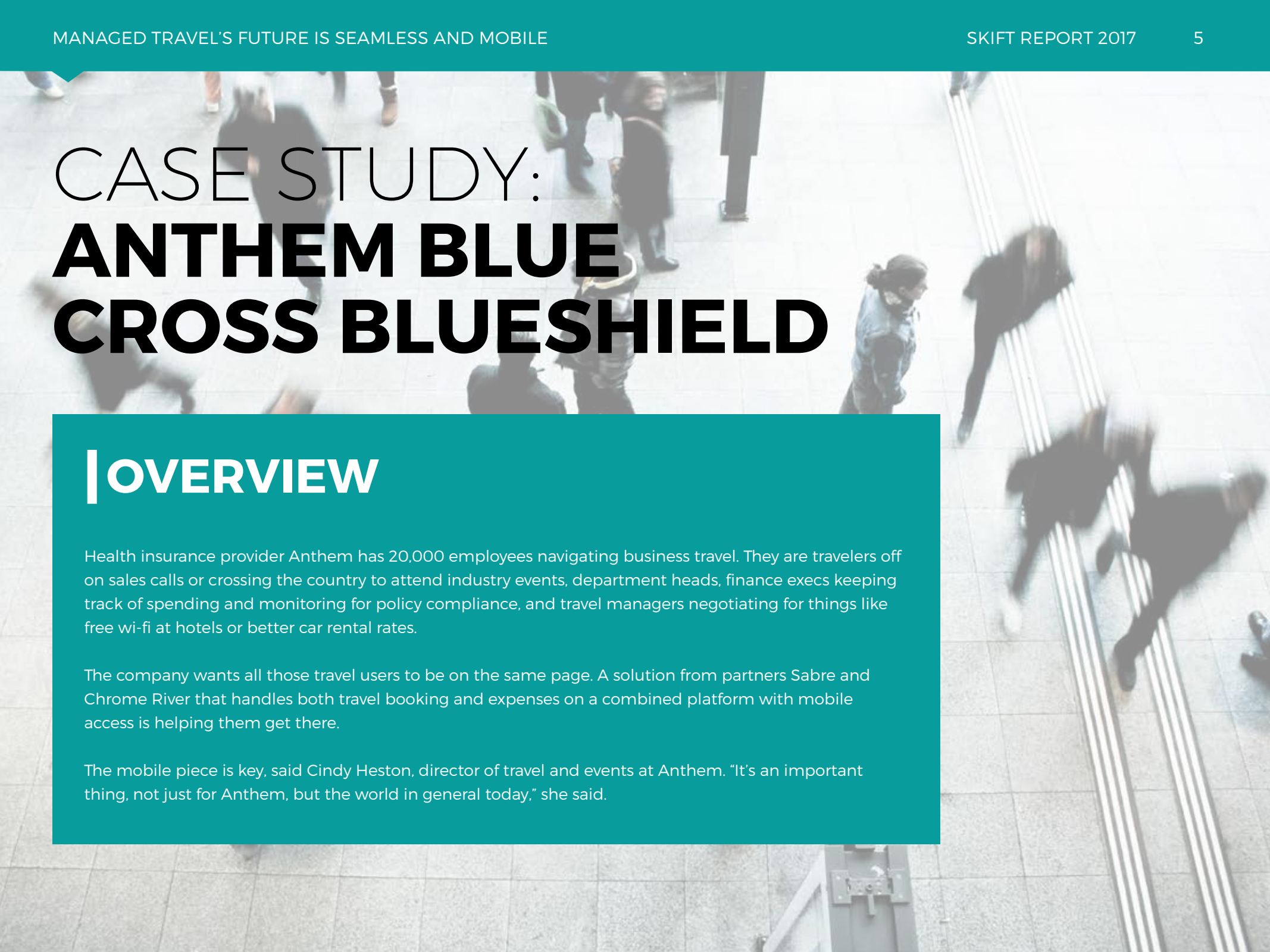
In fact, last year eMarketer predicted that 52 percent of travelers who book trips via digital would do so using a mobile device, up from 44 percent in 2015.

For business travelers of all ages, relying entirely on a corporate travel manager to book a flight and hotel for next month's quarterly department meeting doesn't cut it anymore. And those printed forms and stapled receipts required to submit expenses? They not only add frustration to the complex logistics of a work-related journey, they're practically obsolete.

Put simply, many people -- especially business travelers -- want mobile solutions. In the US, 78 percent of people choose to manage their travel using self-service technologies, which usually come in the form of apps and other digital tools, according to an online survey conducted by Sabre and the Global Business Travel Association (GBTA.)

Travelers are not alone. Travel managers, finance execs and others overseeing business travel bookings and expenses also are demanding the types of seamless integrations that consumers are. Being able to view reports via a mobile app? Even better.

In fact, in the already-labyrinthine process of travel booking, expensing, expenditure monitoring, compliance and travel services contract negotiation, having an integrated platform that enables the ease of mobile accessibility is better for all parties involved.



CASE STUDY: **ANTHEM BLUE CROSS BLUESHIELD**

| OVERVIEW

Health insurance provider Anthem has 20,000 employees navigating business travel. They are travelers off on sales calls or crossing the country to attend industry events, department heads, finance execs keeping track of spending and monitoring for policy compliance, and travel managers negotiating for things like free wi-fi at hotels or better car rental rates.

The company wants all those travel users to be on the same page. A solution from partners Sabre and Chrome River that handles both travel booking and expenses on a combined platform with mobile access is helping them get there.

The mobile piece is key, said Cindy Heston, director of travel and events at Anthem. "It's an important thing, not just for Anthem, but the world in general today," she said.

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

CHALLENGES



The expectations for how today's executives work, travel and communicate has shifted drastically. Smart corporations and their travel-technology partners must evolve and innovate at the same unprecedented pace.

As employees jump from meeting to meeting and city to city, they have an array of booking options at their fingertips. If their company software isn't up to speed with the latest features available, or doesn't allow them to complete a necessary task, why would they use it?

The 2016 GBTA Digital Travel Study showed that 82 percent of US business travelers who booked through a travel management company in the past year were satisfied with their experience. While business travelers like the do-it-yourself approach, they appreciate assistance from travel managers and, arguably would want to ensure they are in compliance with company travel policies to prevent future headaches.

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

IT ABSOLUTELY MATTERS HOW YOU GET THERE

Now Anthem has transparency.

People want tools they can use wherever they are, whether at work, home or on the bus, said Heston, adding, "Mobile is our whole reason for wanting that integration with GetThere." The system syncs with corporate card transactions, allows for easy car rental booking, and even Uber pickups.

Sabre's GetThere online travel solution is seamlessly integrated with Chrome River's travel expense and reporting software. That's where getting Anthem's travelers to adopt this chosen system becomes immeasurably valuable. When travelers book a trip, the data automatically flows into the Chrome River platform.

Because booking is automatically connected to expenses, not only are travelers even more apt to use the system, it makes the jobs of their managers, finance executives and others in the corporate travel process far smoother.



DESIGNED WITH THE TRAVELER IN MIND

Designing and developing an online booking tool that business travelers want to use starts with – yes, you guessed it – business travelers. Last year, the GetThere user experience team conducted 108 qualitative usability research sessions to evaluate what travelers truly want and need out of an online booking tool. These structured sessions revolve around one-on-one interactions between the researcher and the user. The process is built around finding real motivations and behaviors and executing on an iterative cadence until the user experience feels absolutely right.

The newly designed GetThere is a responsive HTML5 design which means that it delivers the same intuitive experience on any device. The mobile-connected business traveler not only expects this, but requires it for their always-connected, self-service needs.

Many of the design elements in the redesigned GetThere resemble what you see in popular leisure travel sites. This is very intentional. It reflects the outcomes of the comprehensive usability research. GetThere puts an incredible emphasis on traveler-centric design because we fully embrace that it is the user that drives innovation. We just help connect the dots.

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

HOW IT WORKS

After booking a flight, the traveler's trip is created in the itinerary and expense apps. Data associated with each trip is then automatically sent to the expense platform.

Keeping up with details on each leg of the trip, from flights to hotels to rental reservations to loyalty program reminders is easy via the app. Travelers can manage or change travel bookings using their mobile devices, and those changes will readily update in the expense platform.

"The customer feels that no matter what, they're in the same stream," said Heston.



CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

TRANSPORTATION



The GBTA survey found that nearly 30 percent of US-based travelers take advantage of ridesharing services such as Uber while on business trips.

Upon arrival, travelers can request an Uber directly from the app. And, yes, the ride data is automatically transferred to the expense report.

The popularity of ridesharing and other sharing economy related platforms is reflective of broader consumer trends towards adoption of simple, immediate, digital tools that give consumers more control over their experiences. The Uber integration enables travelers to easily do what they probably would have otherwise, but on the preferred platform.

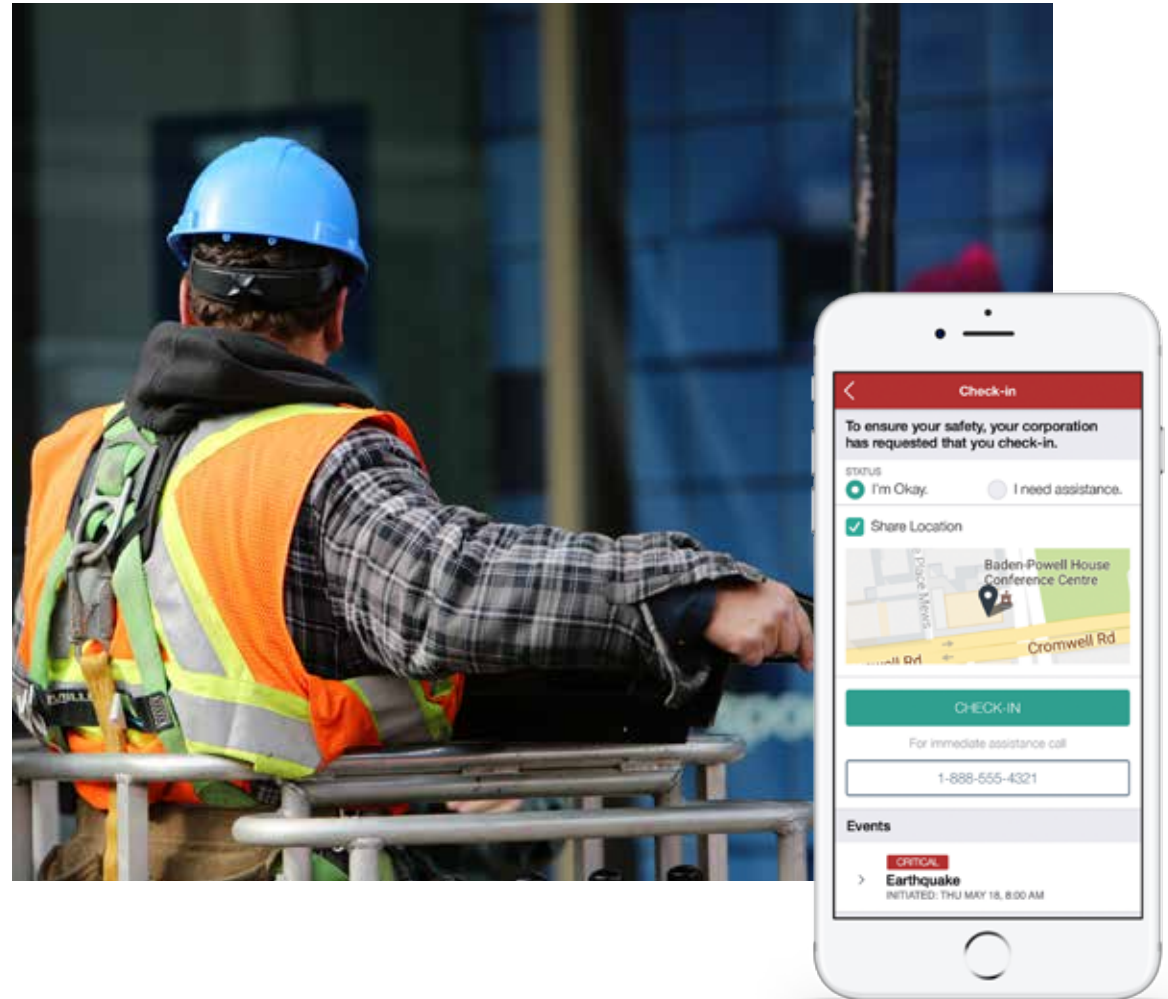
CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

DUTY OF CARE

Unfortunately, travel doesn't always go as smoothly as we'd like. Indeed, the GBTA study showed that when scheduling snafus arise – or worse – potentially unsafe situations occur, 25 percent of travelers in the US have used mobile apps to stay in contact with their company and give a heads up on their whereabouts and updated plans.

For Anthem travelers, the combined mobile system makes unexpected disruptions easier to handle, allowing them to view options that are in-compliance with company policies.

For travelers already dealing with inconveniences or unsafe conditions, the last thing they want to worry about is expensing cancellations and dealing with fees. The Sabre and Chrome River integrated solution automatically updates, tracks and expenses cancellations and new bookings, alleviating those problems.



CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

TRAVEL AND EXPENSE



Dinner with a client? Anthem executives can take a snapshot of the receipt with their phones and it will upload to expenses.

Business travelers once dreaded assembling receipts and recording expenses. Now when they arrive home, there's no additional work to be done.

All flights, lodging, transportation and meal expenses already have been categorized and uploaded into the expense system, ready for review.

Plus, the platform is integrated with their corporate cards. "This is a no brainer for anyone who has a corporate card," said Anthem's Ryan Dietrich.

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

EXPENSING IN REAL-TIME

On the management side, Anthem department heads, travel managers, and finance execs can view expenses as they're entered. They'll see details associated with each trip their employees take, including types of expenses such as meals or wi-fi, and total amount spent per trip.

Along with their managers, travelers like to keep track of their own spending. They can query their own expenses to assess the status of everything they've submitted.

With these integrations and easy approval flow, employees and their managers get data that can be used to do cost-benefit analysis of a given sales trip. The value of a sale can be weighed against data showing total travel costs, giving insights that help evaluate return-on-investment for business trips.

Lastly, expense funds are readily dispersed to the traveler, so there's less waiting around to get paid.



CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

NOT ANOTHER NUMBER

Evaluating software for one purpose is difficult enough. Anthem needed to ensure the system it chose had the ease-of-use necessary to drive adoption by its business travelers, accommodated its complex expensing process and rules, and allowed for expense monitoring related to specific purposes such as staff meetings, outside conference travel or sales trips.

Quickly whittling down the field to two possible solutions, Anthem execs worried that with some other offerings, they'd feel like just another number rather than a valued client and partner.

But, according to Anthem, the team at Chrome River was willing to go the extra mile, configuring the system to work the way that Anthem works.

For instance, Anthem wanted the data flowing through the tool it uses to book large meetings, Cvent, to sync with their expense platform. This way managers could easily view transactions and keep an eye on spending associated with specific events. Chrome River made it happen.

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

ADDED FEATURES

Sometimes choosing the right solution comes down to a few key features. For Anthem, there was one in particular that some executives found especially valuable.

Anthem's departmental meetings can include as many as 50 or more attendees, and in order to ensure that their travel expenses related to those meetings are approved, they need to be listed as event attendees. The problem was, in the past, event organizers had to enter attendee information manually, one by one, to show who would be in attendance for expense compliance purposes.

Today with Chrome River, Anthem executives can upload attendee lists in bulk from Excel. That's one less time-consuming task, freeing up time for busy event planners.



CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

BUDGET TRACKING



When Anthem is prepping the sales team for a big product launch, monitoring travel expenses and other expenditures associated with a large number of traveling employees is no simple task.

By integrating with Anthem's complex internal compliance processes and syncing with its meeting organizing software, the Sabre-Chrome River travel expense solution allows finance and event planning executives to keep track of expenses as they're made, and can even notify them if expenditures are hovering too close to a budget threshold.

No more, "We already spent how much on catering?"

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

CROSS-DEVICE FOR ALL

In the past, managers have had to wait till they were in front of their desktop computers to submit travel expenses related to team meetings. But managers are consumers, too. And just like consumers and traveling salespeople, they often prefer to access expense data via their mobile devices.

A 2016 Salesforce survey of consumers and business buyers found that 75 percent of all global consumers surveyed expect consistent experiences whether on websites, social media, mobile or in-person. Indeed, the mobile-connected business traveler expects always-connected self-service options.

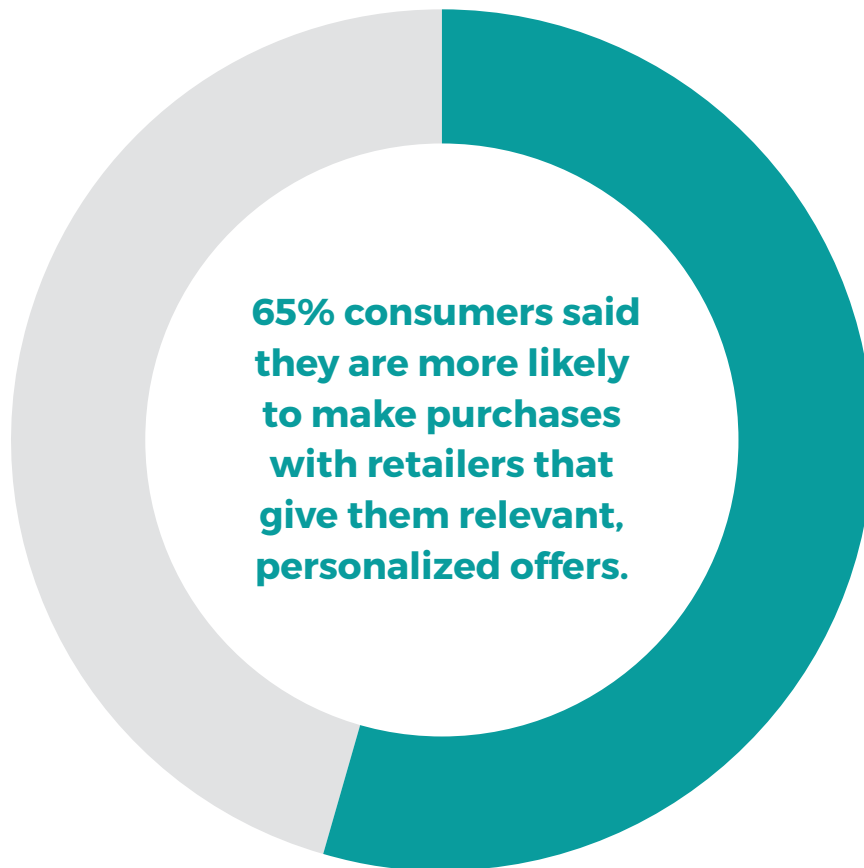
Chrome River's responsive HTML5 design delivers the same intuitive experience anywhere, automatically orienting for desktop or mobile viewing. So, when monitoring team travel or gauging spending by sales region, Anthem's finance team can view expense data over desktop, laptop, or mobile device.

“
**They truly do have an
interactive web design. You
can literally roll from your
desktop to your tablet to
your mobile phone.”**

— Gregory Schaiper,
Manager Accounting and Analysis at Anthem.

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

PERSONALIZATION AND PREFERENCE



Consumers are demanding more personalized treatment from their favorite brands. A 2016 report from Accenture, for example, showed that 65 percent of consumers said they are more likely to make purchases with retailers that give them relevant, personalized offers.

Knowing which airline an employee prefers to fly, or which car rental firm they use the most is not only beneficial when it comes to making them happy when they're away from home on business, it could help finance teams negotiate better deals.

"I don't want to call somebody out on compliance because they want to fly their favorite airline," said Anthem's Cindy Heston.

Anthem travel managers can plug compiled information from the platform into a data visualization tool, arming them with insights to help prove to a preferred car rental firm that employees deserve a better deal on roadside assistance -- or to convince a preferred hotel group that employees should qualify for free wi-fi.

Having what Heston calls a "best-in-class trip" should be based on understanding the business traveler's preferred brands and negotiating the best contracts with those companies. "We have a good view of these individuals on the road and what they can bring in terms of additional savings."

CASE STUDY: ANTHEM BLUE CROSS BLUE SHIELD

RELIABILITY

Everyday consumers want to be able to interact with brands anytime no matter where they are. For business travelers, it's not only a desire, it's a necessity. But with Anthem's previous travel booking and expense system, travelers experienced outages "way too often," said Ryan Dietrich.

After its initial rollout and subsequent troubleshooting, Dietrich said he's found the Sabre-Chrome River travel expense solution to be down just one time for about an hour in the past 18 months.

**Sabre boasts system
uptime of 99.98 percent.**

**Chrome River's solution
uptime is 99.96 percent.**

KEY TAKEAWAYS

- **Create incentives to drive adoption** – Companies can spur adoption of their preferred travel booking and expense platforms by ensuring that they enable mobile interactivity and ease-of-use. Getting everyone to use the same system drives efficiencies and compliance with corporate travel and expense policies.
- **Spending transparency is possible** – Travel managers should expect booking and expense platforms to report data that shows event and meeting expenses as they happen, not after they've gone over budget. Or better yet, they can pre-approve expenses before the event or meeting occurs.
- **Travelers want to book with the brands they prefer** – Using a seamless system for booking and expenses offers insights for travel managers, giving them a clear view of the airlines, hotels and car rental brands employees favor. A one-stop system also helps travelers keep track of loyalty program information, reducing travel costs.
- **Smarter negotiations start with data** – Armed with reporting data, travel managers can negotiate discounted rates with airlines, hotel groups or auto rental partners.

THANK YOU

ABOUT SABRE

Sabre is an innovative technology company that leads the travel industry by helping our customers succeed. We provide a portfolio of technologies and services that gives you more control over your managed travel program. Sabre serves more than 80% of the BTN Top 100 in Corporate Travel. Customers across the globe trust Sabre to support their travel programs and provide solutions that build best-in-class managed programs. Our products enable your success.

The proof of that is evident - for 15 years our customers have been recognized as BTN Travel Managers of the Year and Best Practitioners. In addition, Sabre has a proven track record of travel innovation, processing 85,000 transactions per second and 1.4 billion API requests daily to serve more than 1 billion travelers each year. Sabre's powerful technology, deep analytics, and unmatched industry experience are at work wherever and whenever travel is happening with speed and scale. Together, we will sharpen your edge.



ABOUT CHROME RIVER

Chrome River Technologies, Inc. lets business flow for some of the world's largest and most respected global organizations. Our highly-configurable cloud-based expense reporting and supplier invoice automation solutions deliver an elegant and intuitive user interface, which offer the same high quality experience on a mobile phone, tablet or laptop.

Our SaaS products provide a world-class business rules engine and technology infrastructure, combined with a completely agile solution that supports today's changing business climate, and that CFOs, AP and travel managers, and employees will all love.



LIKE WHAT YOU SEE?

Skift is the largest industry intelligence platform, providing Media, Insights & Marketing to key sectors of travel.

Through daily news, research, podcasts, and Skift Global Forum conferences, Skift deciphers and defines the trends that matter to the marketers, strategists, and technologists shaping the industry.

SkiftX is Skift's in-house content marketing studio, working collaboratively with partners like Mastercard, Hyatt, Adobe, Lyft, and many more on custom projects to engage the world's largest audience of travel influencers and decision makers.

Visit skiftx.com to learn more or email at skiftx@skift.com.

Carolyn Kremins
President, Skift
ck@skift.com
212-564-5830