Expense claim submission and approval

Manual | 10 steps | 3 roles | Created Sep 2, 2026 | Updated Sep 2, 2026 | v1

How staff submit expense claims and how managers and finance approve, query, or reject them.

TRIGGER

When an employee incurs a reimbursable business cost.

10 STEPS

1. **Claimant submits the claim within the stated window, itemised, with the business purpose for each line.**

   Within the claim window, for example 30 days

   The business purpose per line, not one purpose for the whole claim. "Client meeting" against a single dinner is checkable; against six mixed items it is not.

2. **Claimant attaches a valid receipt for every line above the receipt-free limit.**

   All receipts attached: Go to step 4: Approving Manager checks each line against the expense policy, including any per-category limit.
   Receipt missing: Go to step 3: Claimant provides a written explanation of the missing receipt and the evidence they do have.

3. **Claimant provides a written explanation of the missing receipt and the evidence they do have.**

   There has to be a defined path for a genuinely lost receipt, or people will either abandon legitimate claims or attach something inaccurate. Define it, cap it, and make the exception visible.

   Explanation accepted: Go to step 4: Approving Manager checks each line against the expense policy, including any per-category limit.
   Not accepted: Go to step 9: Approving Manager records the rejection with the reason and informs the Claimant.

4. **Approving Manager checks each line against the expense policy, including any per-category limit.**

   Within policy: Go to step 6: Approving Manager confirms they are not approving their own claim, and routes it upward if they are.
   Outside policy: Go to step 5: Approving Manager either rejects the out-of-policy line or approves it as a documented exception with a stated reason.

5. **Approving Manager either rejects the out-of-policy line or approves it as a documented exception with a stated reason.**

   An exception with a name and a reason attached is manageable. A quiet approval turns the policy into a suggestion.

   Exception documented: Go to step 6: Approving Manager confirms they are not approving their own claim, and routes it upward if they are.
   Line rejected: Go to step 9: Approving Manager records the rejection with the reason and informs the Claimant.

6 **Approving Manager confirms they are not approving their own claim, and routes it upward if they are.**

Self-approval is the control that fails most often, usually because the system permits it. Nobody approves their own expenses, including the most senior person.

Independent approver: Go to step 7: Approving Manager approves the claim in the system, creating a dated record.
Own claim: Go to step 10: Payroll or Finance routes the claim to the approver above the Claimant and records who approved it.

7 **Approving Manager approves the claim in the system, creating a dated record.**

Within five working days of submission

8 **Payroll or Finance verifies the approval is present and complete, then pays the claim in the next payment run.**

Verify before paying. Paying an unapproved claim and chasing the approval afterwards means the control is decorative.

Paid: Ends the procedure

9 **Approving Manager records the rejection with the reason and informs the Claimant.**

A stated reason, so the same claim is not simply resubmitted unchanged.

Closed: Ends the procedure

10 **Payroll or Finance routes the claim to the approver above the Claimant and records who approved it.**

Routed and approved: Go to step 8: Payroll or Finance verifies the approval is present and complete, then pays the claim in the next payment run.

ROLES INVOLVED

Claimant | Approving Manager | Payroll or Finance

REVIEW CADENCE

Annually, and whenever limits or the expense policy change.

Name the person accountable for this procedure before you put it into use.

CHANGE THESE BEFORE YOU USE IT

- Set your receipt-free limit, per-category limits, and claim window explicitly. This template deliberately states none.
- Define who approves the most senior person's expenses, by name or role, before it comes up.
- Add your tax treatment rules where reimbursement is taxable, and confirm them with whoever files your returns. This template covers no tax position.
- If you use a card programme rather than reimbursement, most of this becomes a reconciliation procedure instead, and step 8 changes entirely.
- Cap how often the missing-receipt path in step 3 can be used per person per year, or it becomes the normal route.

This is a free starting point from sendabrief.com, not compliance advice. It is written to be adapted.

Source: https://sendabrief.com/templates/expense-claim-approval