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Policy in Practice 2015
Business Travelers

A benchmark study from
the Forum for Expatriate
Management



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The Forum for Expatriate Management was founded in October 2008 by Brian Friedman. Formerly the chief executive officer of both Ernst & Young's and Arthur Andersen's human capital practices, Brian has worked in Global Mobility and Expatriate Management for over 30 years.

The Forum for Expatriate Management is both a virtual and real-time community of global mobility professionals from many of the world's leading organizations. Our membership profile includes senior HR professionals, global operations directors and executive leaders who manage the issues of international staff on a daily basis, plus selected service providers that bring expert advice, support and services to facilitate effective cross-border employment and living. The range of sectors covered is extensive, including pharmaceutical, finance, petrochemical, defense and retail; their issues and requirements for information are universal. Our members use the FEM website (www.totally-expatriate-management.com) and Twitter (@forumexpatmanagement) as an information and news portal as well as to network with their fellow professionals worldwide.

1 Introduction

This year's survey explores all aspects of business traveler compliance including tax, social security, immigration, tracking and personal safety. The research explores the questions asked by heads of global mobility functions across the world, making it a useful tool in reviewing your own business traveler policy



Welcome to the third in our annual series of Policy in Practice surveys. Having previously concentrated on long- and short-term assignments, this year's survey focuses on business travelers and short-term business visitors.

The management of business travelers can be problematic for global mobility practitioners and research is much-needed in this area. This year's survey explores all aspects of business traveler compliance including tax, social security, immigration compliance, tracking and personal safety. The groundbreaking benchmarking study explores some of the questions asked by heads of global mobility and other departments worldwide.

The Forum for Expatriate Management (FEM) aims to give our members the best possible solutions for the global mobility challenges they face. International business travel that is not classed as an assignment is often overlooked in terms of ownership and compliance. With an increasing number of organizations sending their employees

overseas, transparent and robust policies and procedures are more important than ever.

This study gives a new and valuable insight into existing policy, possible areas for review, the challenges faced and changes being made. It presents key information in relation to policy, responsibilities, tracking, compliance, risk exposure and safety.

We hope you find the survey a useful tool in reviewing your own business traveler policy and realize its importance in an ever-increasing global economy.

A full list of participating organizations is included in Appendix A on page 46.

Brian Friedman
The Forum for Expatriate Management
Spring 2015

2 Executive summary

204 organizations from a range of sectors completed the survey. Three quarters of participants work in the global mobility function – 85% of these are global mobility managers or more senior roles. Others include HR generalists and compensation and benefits specialists. 40% of organizations have more than 500 business travelers

Key findings of the survey

Policy

- Most participants define a business trip as a trip of less than a month or 30 days (45%) or a trip of less than three months or 90 days (36%).
- The vast majority say it is the line manager or business unit's responsibility to authorize business travel.
- In over three quarters of organizations, business travel policy requires booking through a central source.
- Roughly two thirds of organizations permit spouses or partners to accompany travelers but usually at no cost to the organization or only in specific situations.
- 29% of participants are aware of a current travel ban within their organization and the majority of these are in place to manage risk in certain locations.
- Organizations have a variety of policies in the event of an emergency. These most commonly include a crisis management team, monitoring and informing travelers of changing risk conditions and special communication channels.

Responsibilities

- For most organizations booking business travel is the responsibility of: the individual traveler (36%); an in-house travel department (27%); or an external travel supplier (26%).
- When it comes to visa compliance and tax and social security compliance, ownership and accountability is less clear among the participants, with a wider spread of alternatives.

7%

of participants believe their business travel records are very accurate

60%

of participants do not believe their checks are sufficient to ensure visa compliance in all cases

When participants are asked how their organization ensures employees travel on the appropriate visa only 36% have internal or external checks in place. 32% have no formal system and 29% place responsibility on the individual traveler

- In just under half of organizations, ultimate responsibility sits with either the individual traveler or global mobility team (weighted toward the individual traveler for visa compliance and global mobility for tax and social security compliance – the latter raising issues in terms of tracking).
- Half of participants believe the global mobility function should be responsible for both.
- Responsibility for tracking business travel was also unclear, with 14% saying no one is responsible or they do not know who is, and a wide range of options selected.
- Tracking responsibilities can be formal or informal, proactive or reactive.

Tracking business travel

- Only 59% of participants say they systematically track business travel (23% track all business travelers and 36% track some business travelers). A further 36% do not believe they have a systematic approach to tracking.
- The approach and resources involved vary considerably between organizations.
- One third of those who track travel do not use software. A fifth use their own internal software and the remainder rely on external systems.
- 26% of the same participants believe their records are poor or extremely poor. 7% believe their records are very accurate. 55% believe they are adequate.
- Just over half are aware of where all business travelers are at any given time and two thirds believe that they can be contacted easily in the event of an emergency.

Compliance

Immigration and visas

- When participants are asked how their organization ensures all employees travel on the appropriate visa, there is a fairly even split between having no formal system in place, internal or external checks and placing responsibility on the individual traveler.
- The majority (60%) do not believe their checks are sufficient to ensure compliance in all cases. 21% believe their checks are sufficient. 45% of organizations have experienced rare or occasional incidents of refused entry or deportation.

Tax and social security

- Roughly one third of organizations do not monitor compliance for tax and social security. 52% use an internal or external tracking system or supplier.

Safety

- Over three quarters of organizations have a preferred provider for personal security and/or medical emergency services. The most commonly mentioned provider is International SOS.
- Over half of organizations do not provide any personal security training.
- 14% of organizations have been subject to a safety incident in the past 12 months.

Risk exposure

- 57% of participants believe that duty of care to business travelers is a medium to high priority within their organization.

Participants refer to challenges including: differing regional policies and procedures; ownership and accountability; educating the business and employees on risks and requirements; employees not utilizing central services; employees not informing relevant personnel and maintaining contact; buy-in from senior managers and complexity

- 86% believe their organization is exposed to a level of risk in relation to business travel. 48% believe this is a medium to high level of risk.
- The majority of risk relates to tax and social security and immigration compliance.
- Better tracking is felt to be a key issue in terms of minimizing risk.
- 71% confirm that senior managers are aware of exposure to risk but only half are taking action now or in the near future.
- The majority feel that financial penalties and reputational and business risk are the most significant implications of non-compliance.

Challenges and changes

- Unprompted, some participants refer to challenges including: regional policies and procedures; ownership and accountability; educating the business and employees on risks and requirements; employees not utilizing central services; employees not informing relevant personnel and maintaining contact; buy-in from senior managers and complexity.
- A number of participants identify key changes being made in their organization including: reviewing policy; assessing risk; implementing new systems; and, in some cases, significant changes in organizational structure.

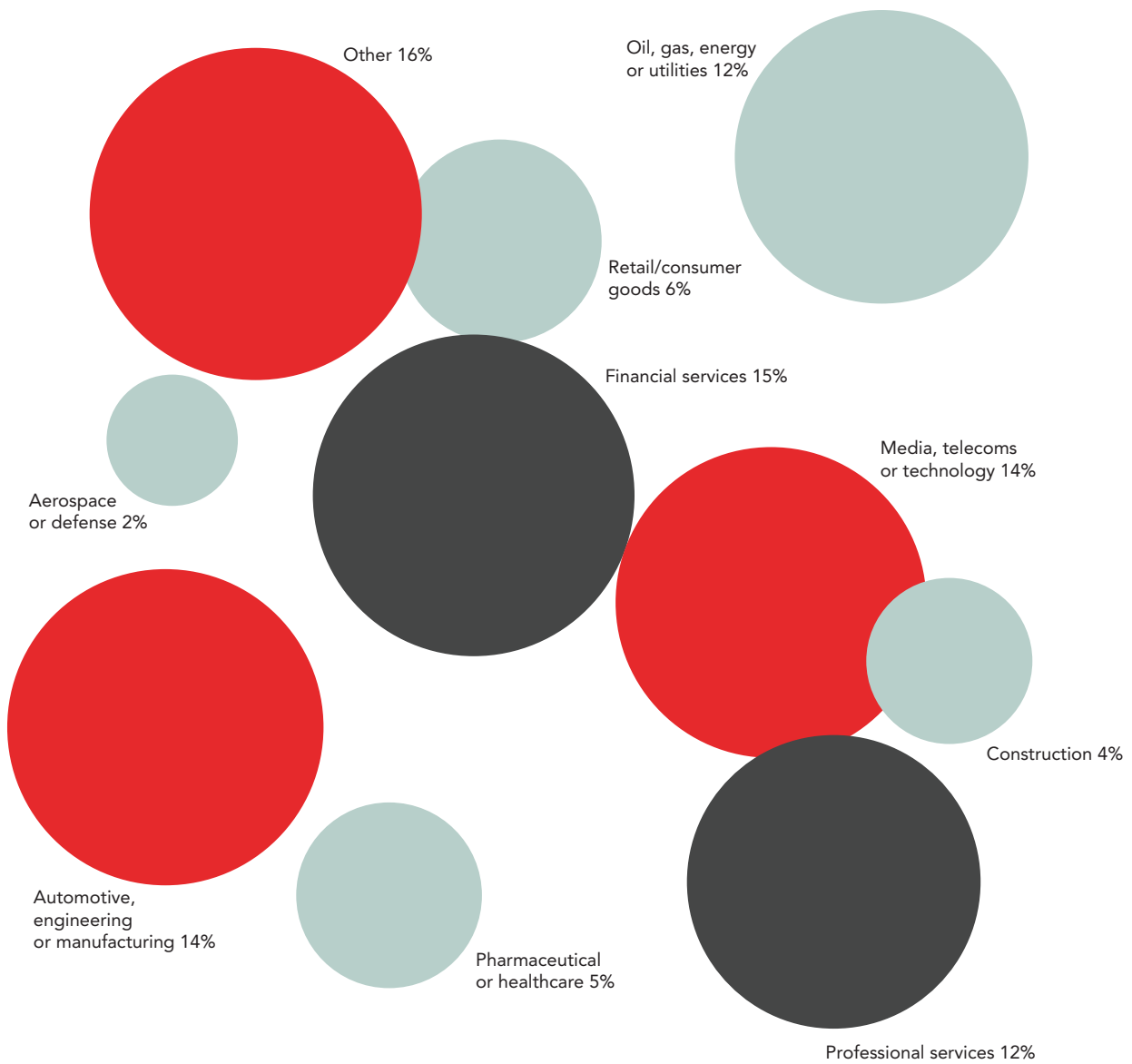
86%

of participants believe their organization is exposed to risk in relation to business travel

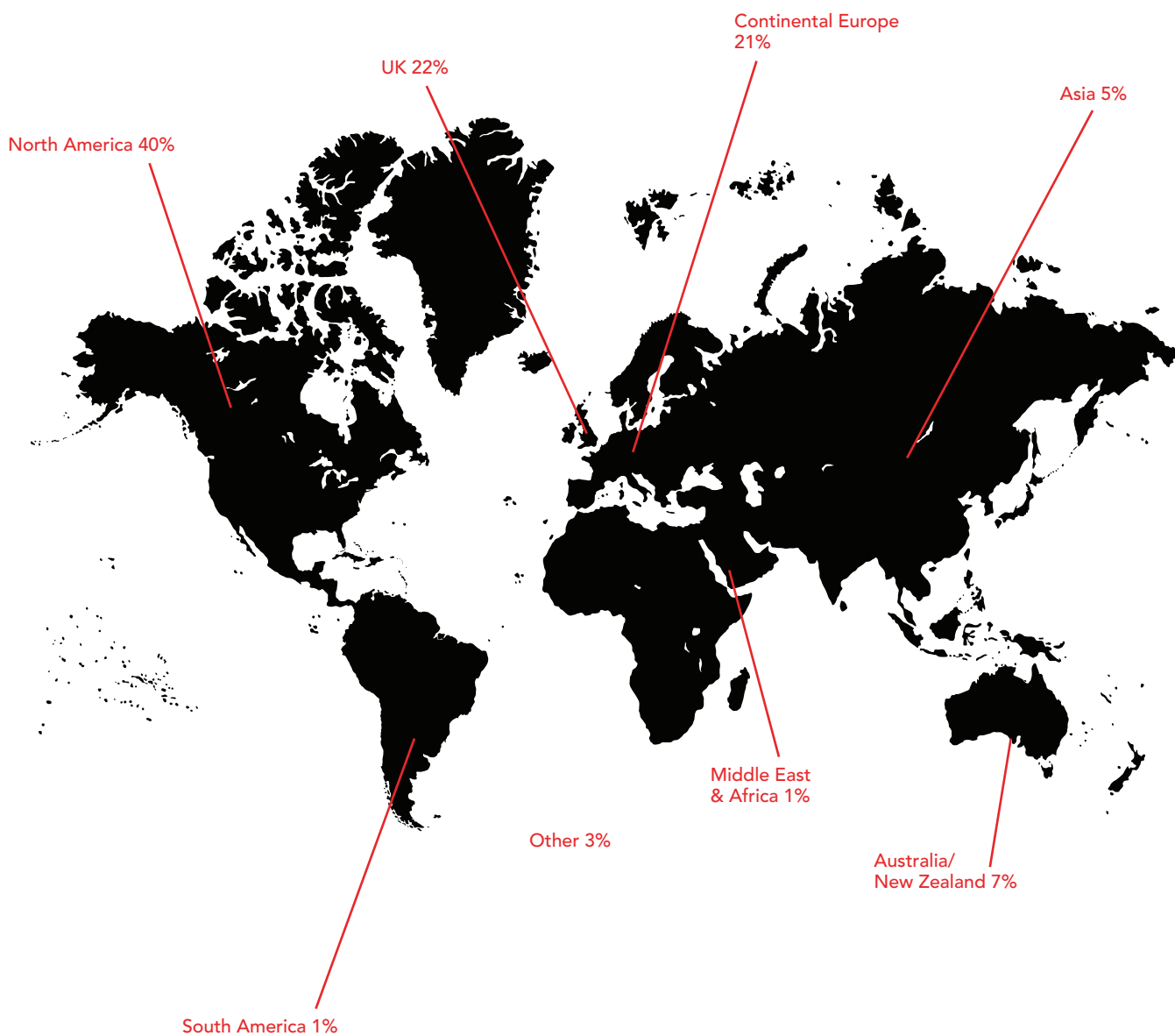
3 Participant demographics

This section sets out the demographics of the survey population. It includes industry sector, headquarter location, number of business travelers and the job role of participants

Breakdown of survey participants by industry sector

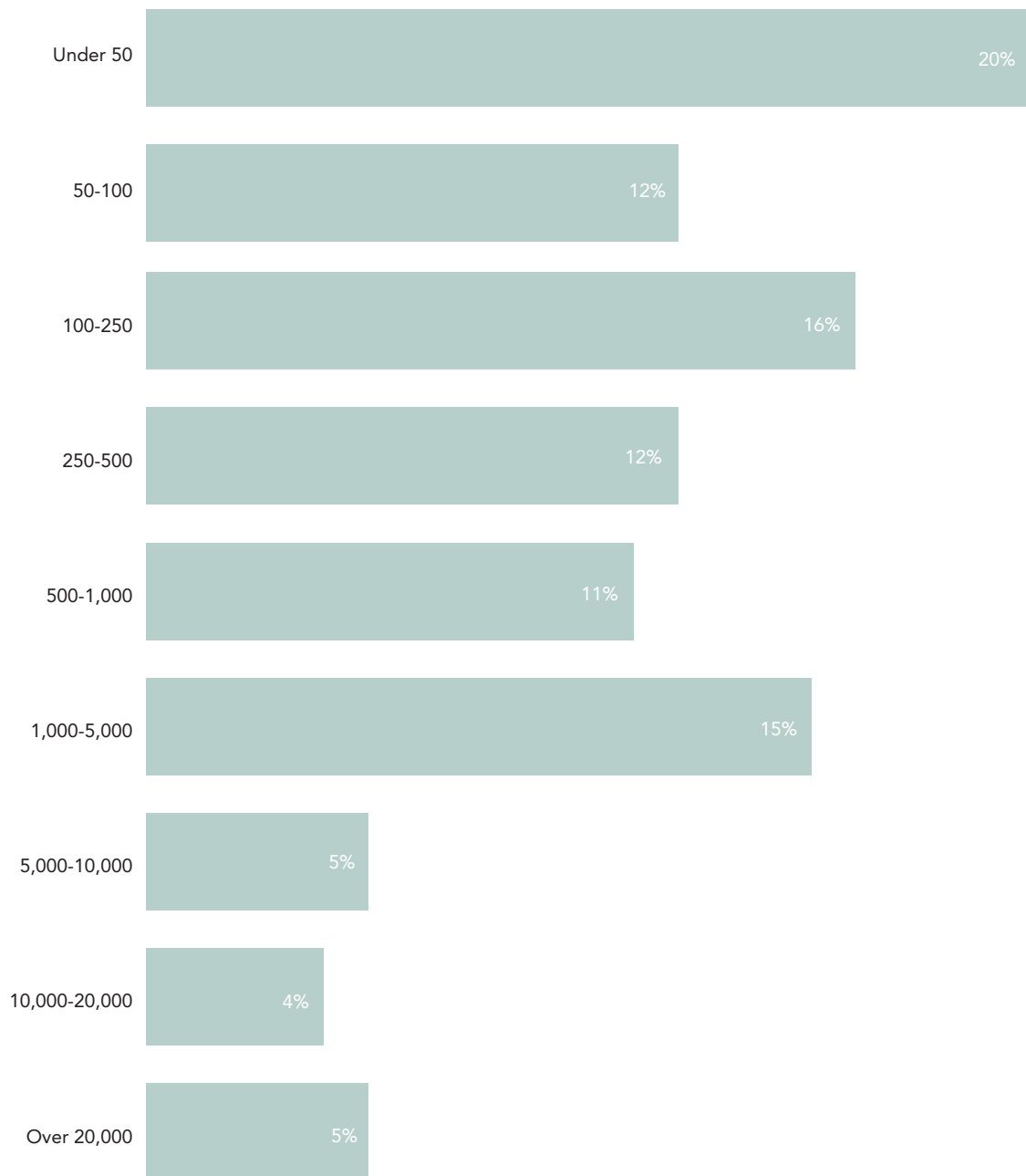


Breakdown of survey participants by headquarter location



Breakdown of survey participants by number of business travelers

Number of travelers

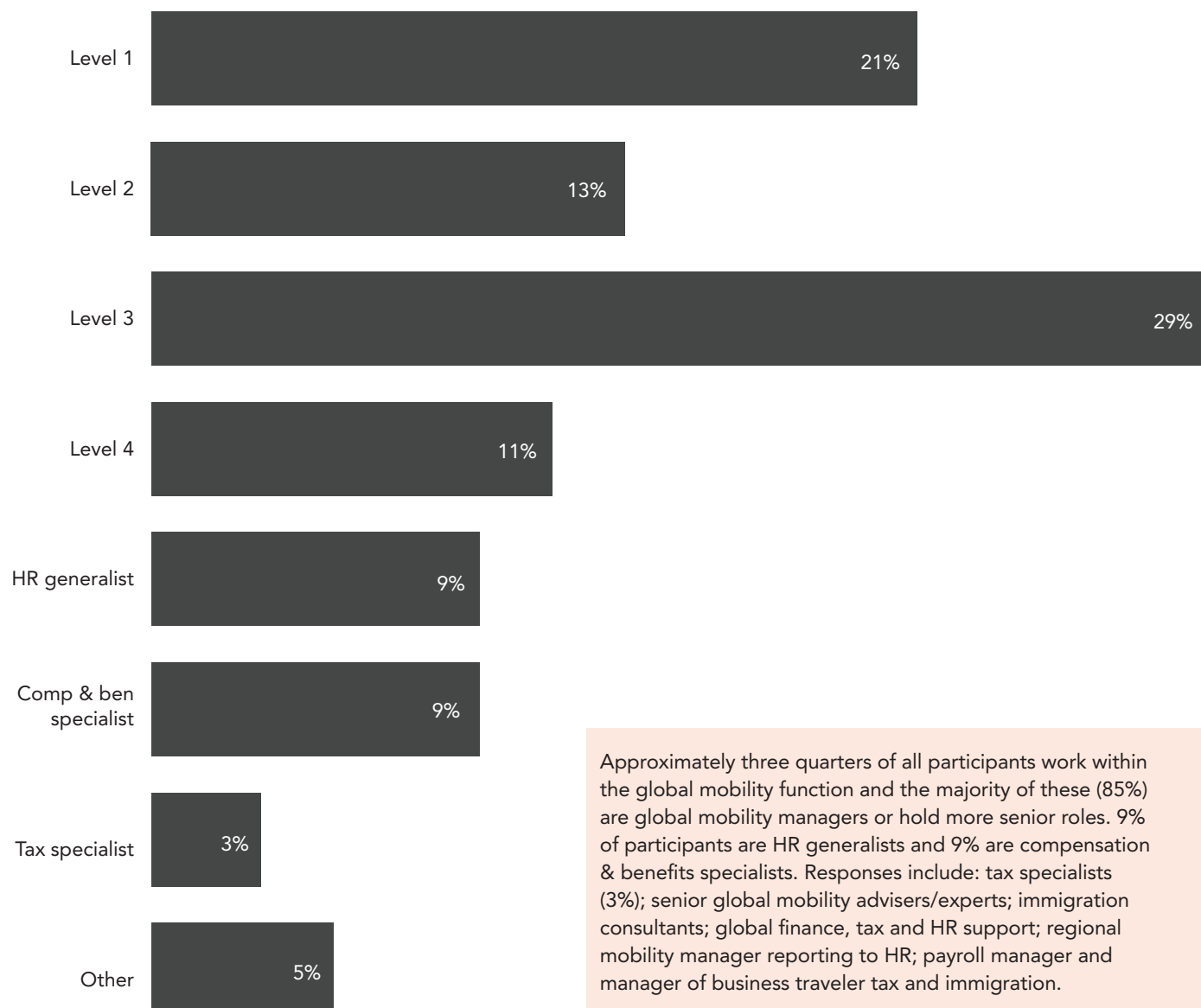


40% of organizations have more than 500 business travelers and 60% have fewer than 500. 20% have fewer than 50 business travelers and 29% have more than 1,000. For these purposes a business traveler is defined as any employee who undertakes overseas business trips which in aggregate exceed 30 days.

Job roles of participants

Survey participants were asked to confirm their job role based on the following categories:

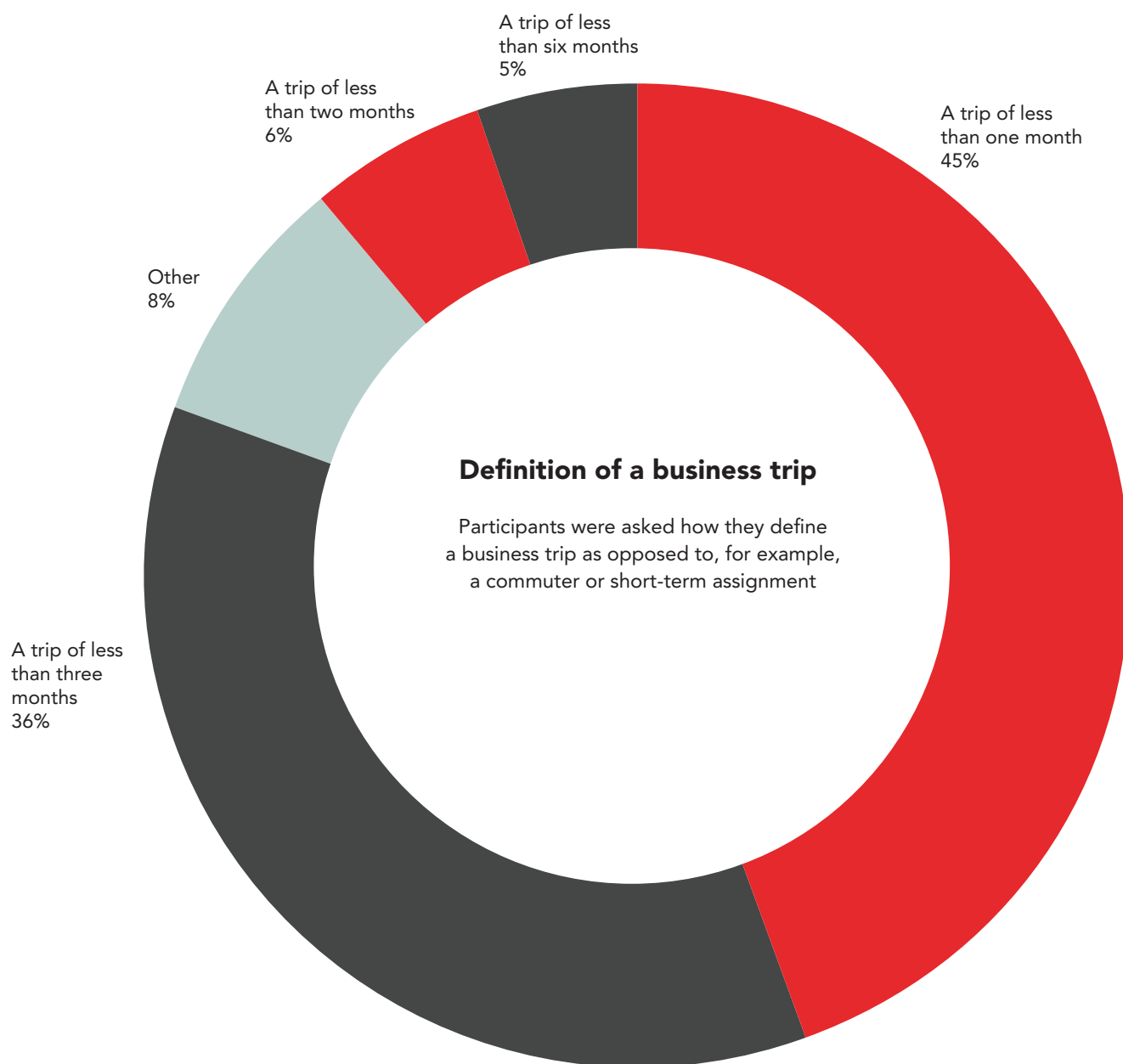
- Level 1: global head of global mobility
- Level 2: regional/country head of global mobility
- Level 3: global mobility manager reporting to global or regional head
- Level 4: global mobility assistant reporting to global mobility manager
- HR generalist
- Compensation & benefits specialist
- Other



Approximately three quarters of all participants work within the global mobility function and the majority of these (85%) are global mobility managers or hold more senior roles. 9% of participants are HR generalists and 9% are compensation & benefits specialists. Responses include: tax specialists (3%); senior global mobility advisers/experts; immigration consultants; global finance, tax and HR support; regional mobility manager reporting to HR; payroll manager and manager of business traveler tax and immigration.

4 Policy

This section explores international business travel policy. It considers the definition of a business trip, current policy on authorizing business trips, booking business trips, spouses accompanying travelers and any travel bans in place



45% of the survey population define a business trip as a trip of less than a month or 30 days. A further 36% defined it as a trip of less than three months or 90 days. Smaller numbers specify less than two months/60 days (6%) or less than six months (5%).

8% of participants give an alternative answer. These were typically either

shorter timescales (for example, not more than a week, less than two weeks), in between (four to six weeks) or longer timescales (every trip up to one year).

In some cases the definition is not time-related. For example:

- Based on taxability in the host location
- Defined by the goal of the trip

- Dependent on the tax risks and the structure of the client contract
- Sporadic travel that is not project related
- Cross-border travel that is not documented as an assignment
- Depending on the country, the visa that is required and the nature of the work

Policy on authorizing business travel

Line manager/business unit	88%
In-house travel department	4%
External supplier	1%
Individual traveler	3%
Global mobility function	5%
Human resources	2%
Don't know	2%
Other	5%

Participants were asked who is responsible for authorizing business travel. The vast majority (88%) say it is the responsibility of the line manager or business unit to authorize business travel. Those participants who selected 'other' specify senior staff (for example CEO, COO, MD), finance and multiple stakeholders. 6% of participants say the responsibility for authorizing business travel is shared.

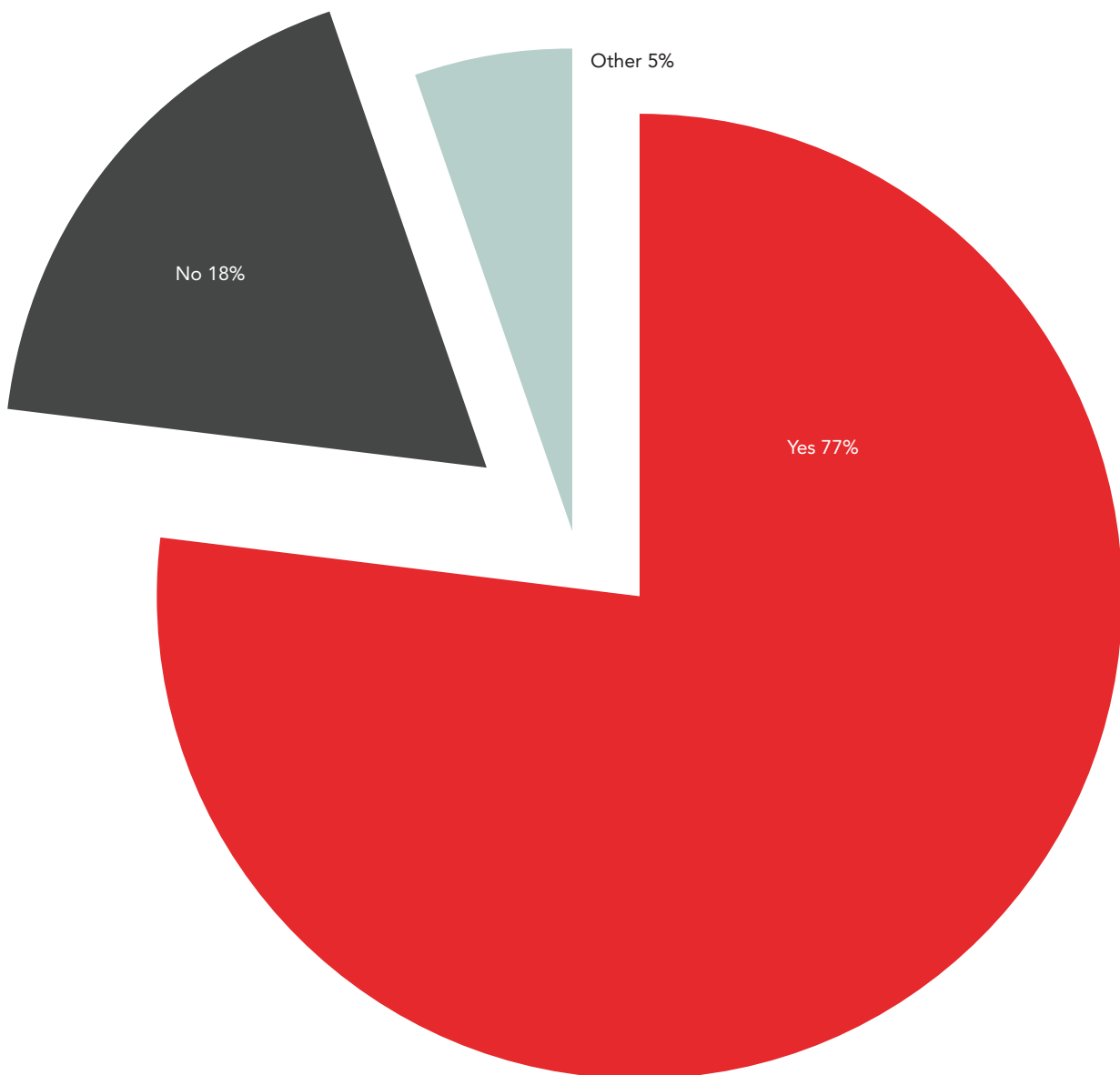
Policy on booking business travel

In most cases (77%) it is the organization's policy for business travel to be booked through a central source (for example through a preferred provider or travel department).

18% of organizations do not have this requirement. An alternative answer is given by 5% of participants. Most of these answers include an element of centralization with

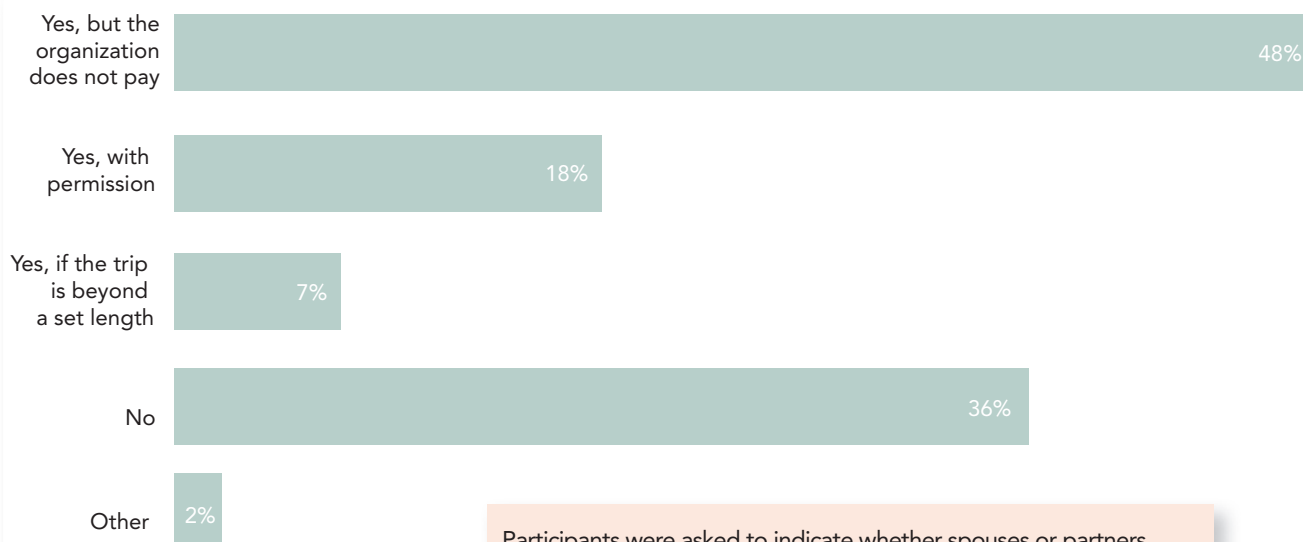
a variety of service providers or different policies depending on location. In one case centralization is in the process of being introduced in the organization.

Do all business trips have to be booked centrally?



Policy on spouses/partners accompanying business travelers

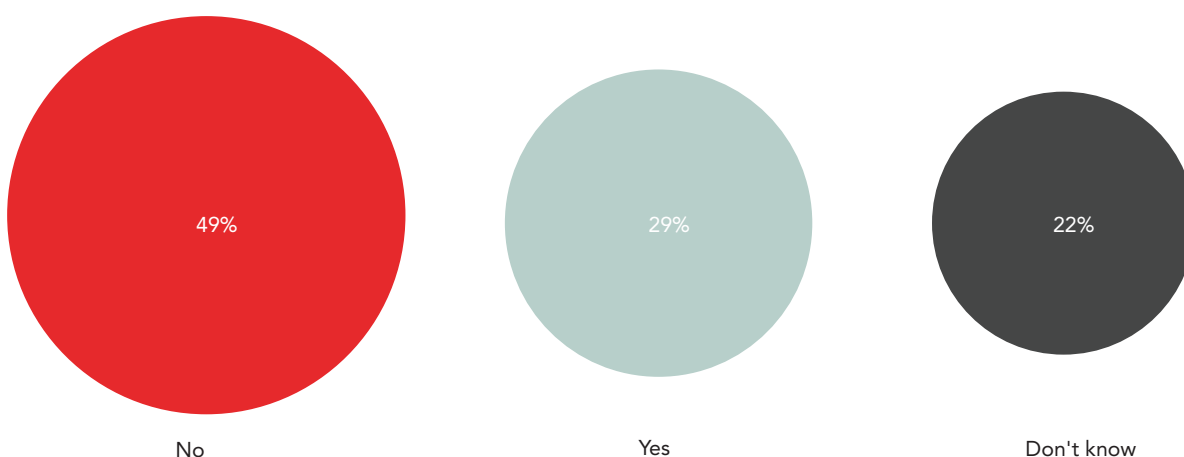
Can spouses or partners accompany the business traveler?



Participants were asked to indicate whether spouses or partners can accompany the business traveler. 36% of organizations do not permit spouses or partners to accompany travelers. The remaining organizations do allow spouses or partners to accompany travelers in certain situations or on certain terms (for example at no cost to the organization). 9% of participants chose multiple options.

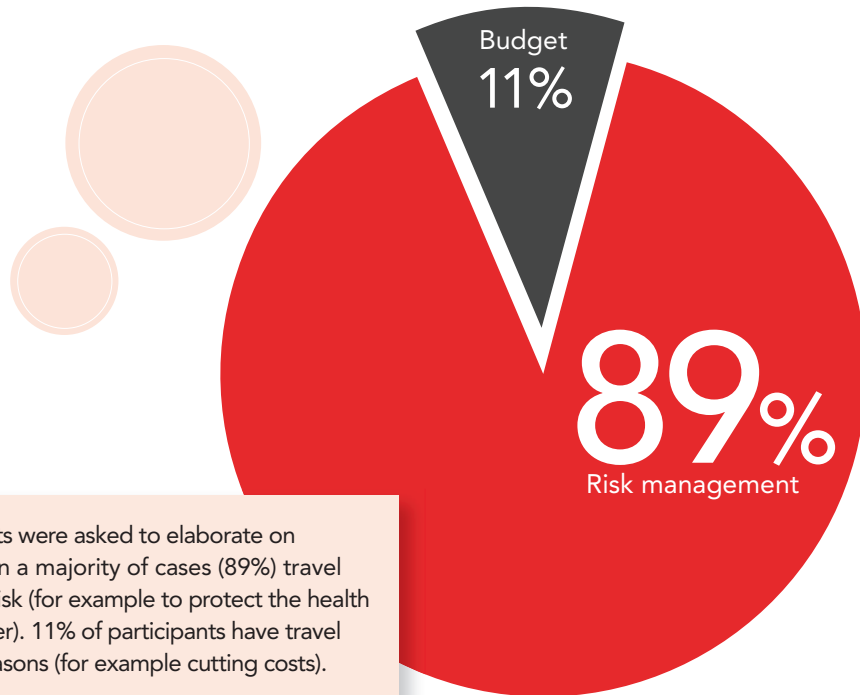
Current travel bans

Does your organization have any travel plans in place?



When asked if their organization currently has a travel ban in place, nearly half (49%) of the survey population say no, 29% say yes and 22% do not know.

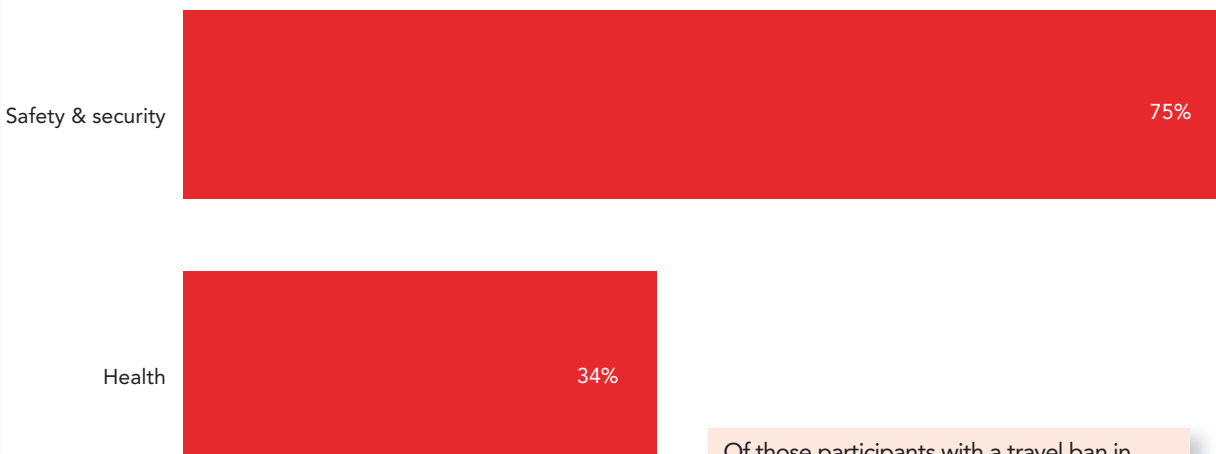
Reason for travel bans



Without prompting, participants were asked to elaborate on why travel bans are in place. In a majority of cases (89%) travel bans are imposed to manage risk (for example to protect the health and safety of a potential traveler). 11% of participants have travel bans in place for budgeting reasons (for example cutting costs).

Travel bans for risk management

Risk management



Of those participants with a travel ban in place to manage risk, 75% make reference to safety and security as an issue and 10% of these specify war risk or terrorist activity. 34% refer to health risk and a high proportion of these (53%) specify Ebola.

Policy for business travelers in an emergency

When asked their policy for business travelers in the event of an emergency, participants give multiple answers.

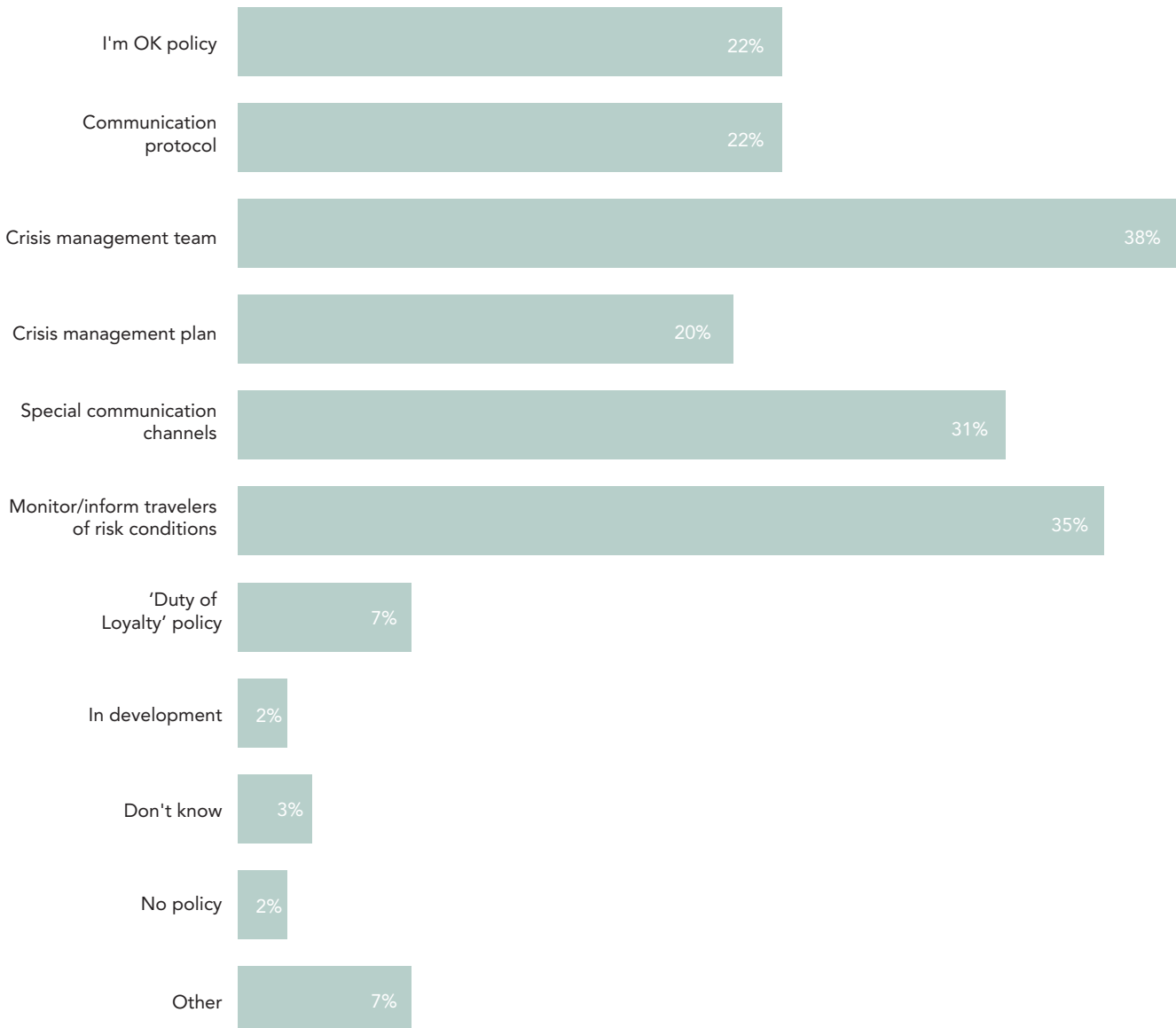
38% have a crisis management team, 35% monitor and inform travelers of changing risk conditions when traveling and 31% have special communication channels for traveling

employees (for example an emergency hotline). 22% have an 'I'm OK policy' (ie employees are responsible for checking in with their team in the event of an emergency) and the same number have an established communication protocol. 20% have a crisis management plan in place.

Only 7% have a 'Duty of Loyalty' policy among employees (for example, a written policy that requires employees to avoid potentially dangerous situations).

Other policies for an emergency include an informal process, local escalation plan and reference to external service providers.

What is your policy for travelers in the event of an emergency?

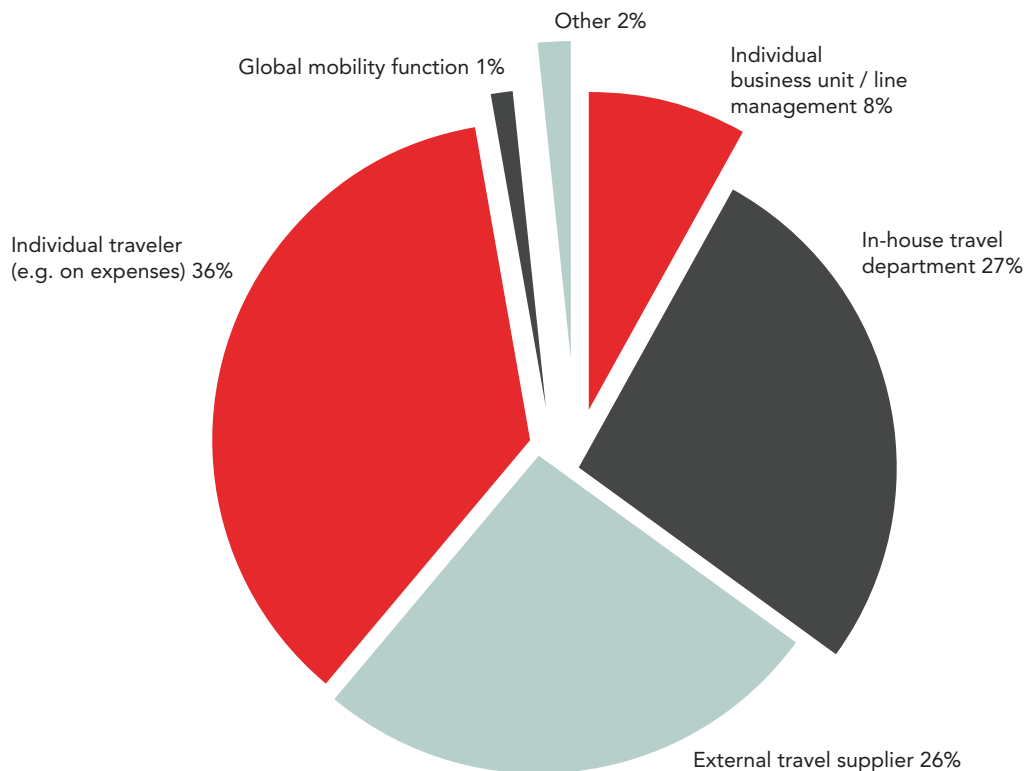


5 Responsibilities

This section of the study identifies those responsible for the various elements of international business travel including booking, visa compliance, tax and social security, and tracking travelers. Participants were also given the opportunity to express their personal views on who should take primary responsibility for tax, social security and immigration compliance for business travelers

Primary responsibility for booking business travel

Who is primarily responsible for booking international business travel?



For 89% of participants, booking is the responsibility of either the individual traveler (36%), an in-house travel department (27%) or an external travel supplier (26%). In 8% of cases the individual business unit or line management takes responsibility for booking. In only 1% of cases booking falls within the global mobility function. Other responses indicate a variation within organizations depending on location.

Ultimate responsibility for business travel visa compliance

When asked who is ultimately responsible for visa compliance, participants give a mixed response.

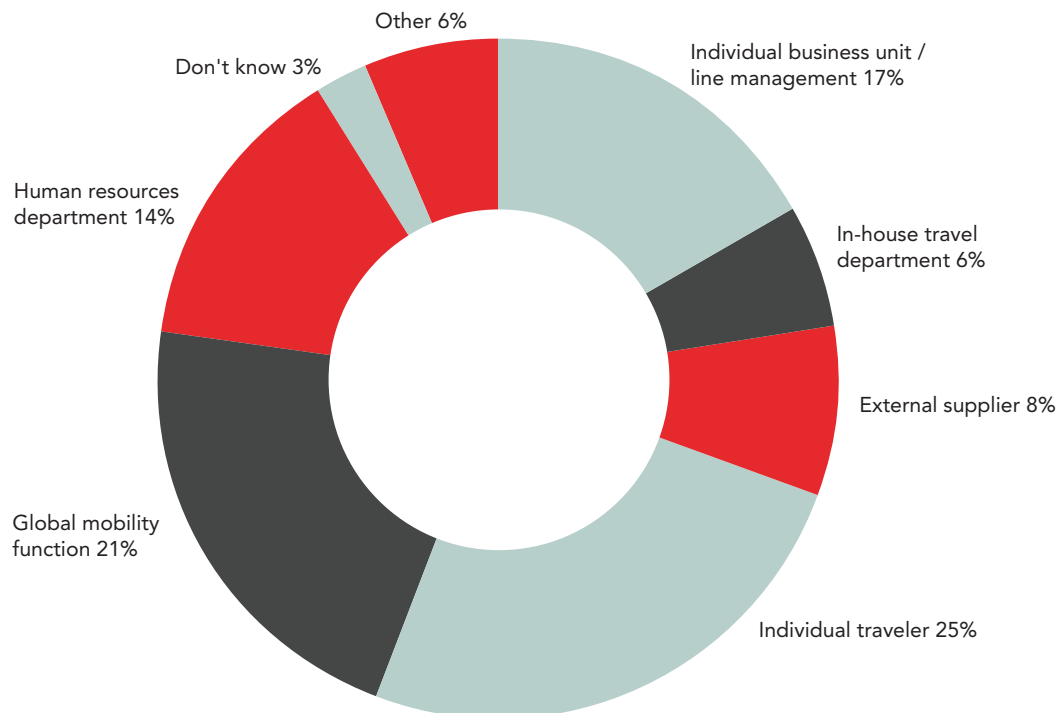
In a quarter of cases the individual traveler has responsibility for visa compliance. 21% indicate responsibility sits with the global mobility function, 17% say the individual business unit is

responsible and 14% believe the HR department takes ultimate responsibility.

A smaller number specify an alternative department. 6% point toward their in-house travel department, 8% an external travel supplier and 3% do not know who is ultimately responsible.

Other options, representing 6% of respondents, include: a combination of the individual traveler and another department; variations depending on home location; external lawyers; legal team; HR (but only if notified); a dedicated cross-border travel support team; immigration services; and the reward function. 0% say it is the payroll function's responsibility.

Who is ultimately responsible for visa compliance?



Ultimate responsibility for business travel tax and social security

Participants give a mixed response when asked who is ultimately responsible for international business travel tax and social security. The individual traveler is less likely to be responsible for tax and social security (9%) than visa compliance. The global mobility function is responsible for tax and social security compliance in over 35% of organizations, although a number of these participants identify issues in terms of tracking.

Comments include:
"To the extent we know of them through self-identification, through the HR adviser or through timesheet reports."

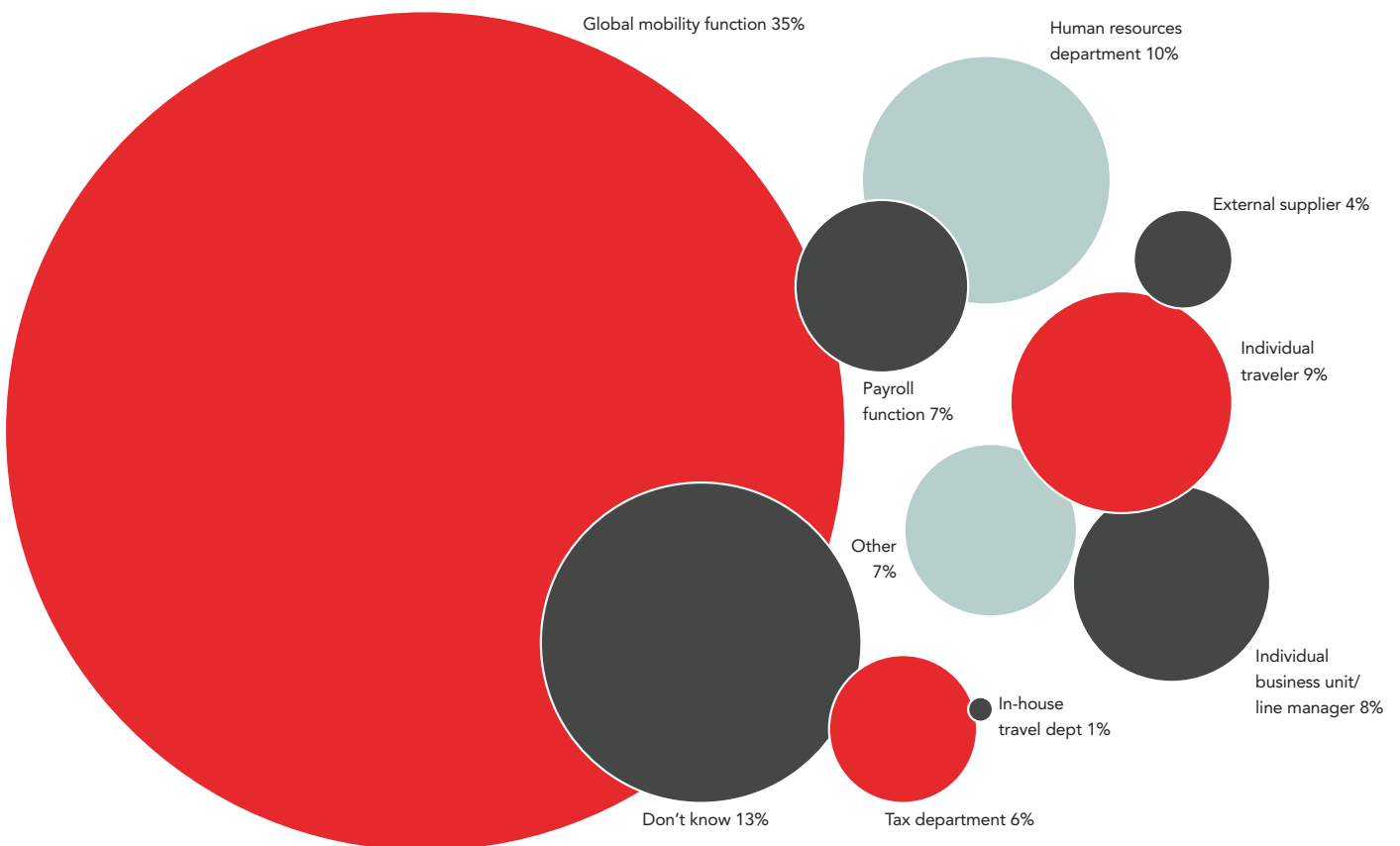
"When determined to be applicable it falls under global mobility; but due to no official tracking – a bit grey."

"Global mobility is responsible where we know about it – if not, no one is."

"For expatriates, the global mobility function is responsible. For short term travelers, it is not tracked."

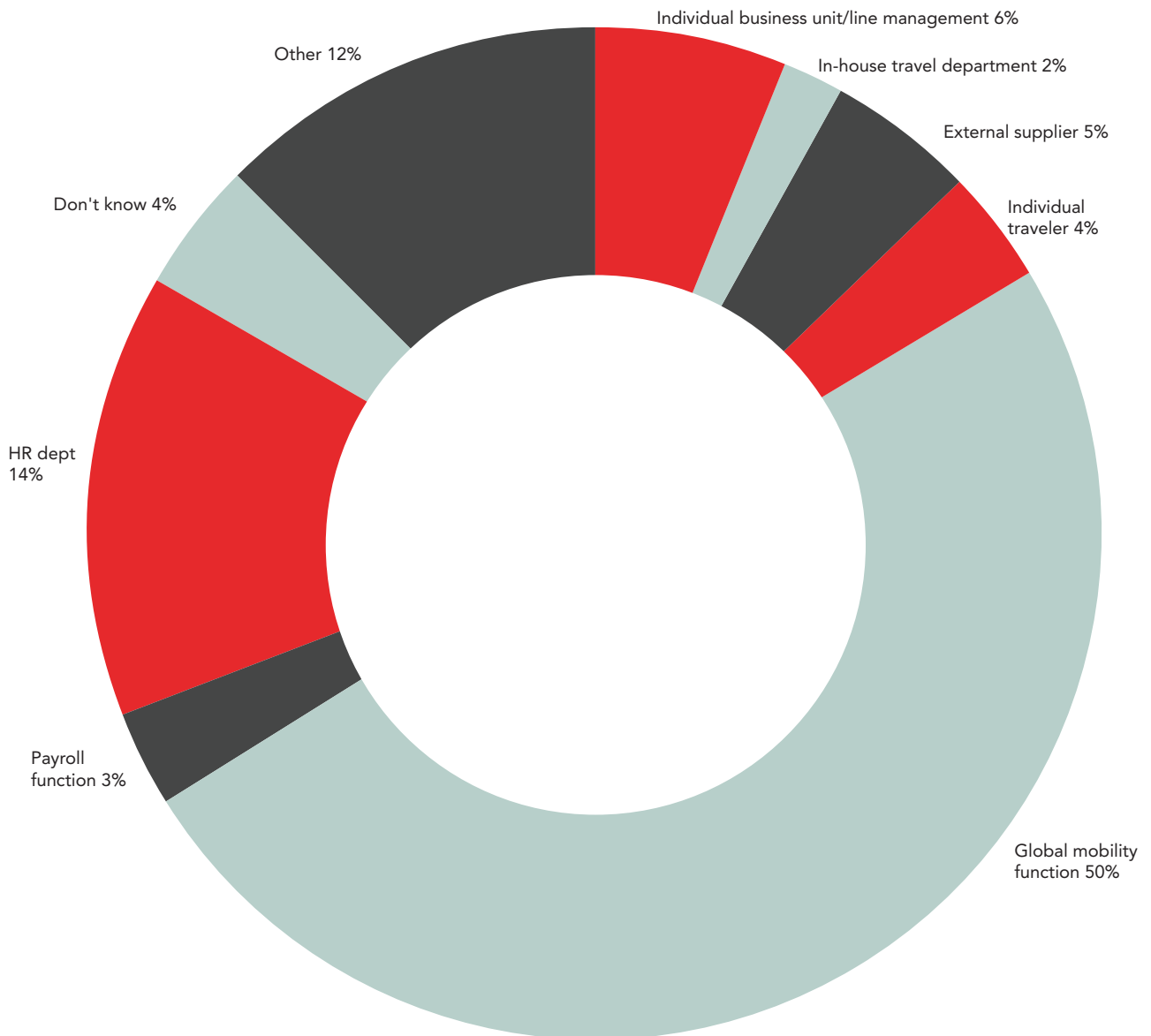
Interestingly, the second highest proportion (13%) do not know who is responsible for tax and social security compliance for business travelers. Just over one half of organizations identify a range of different people and departments and 9% name the tax department as an alternative option.

Who is ultimately responsible for international business travel tax and social security compliance?



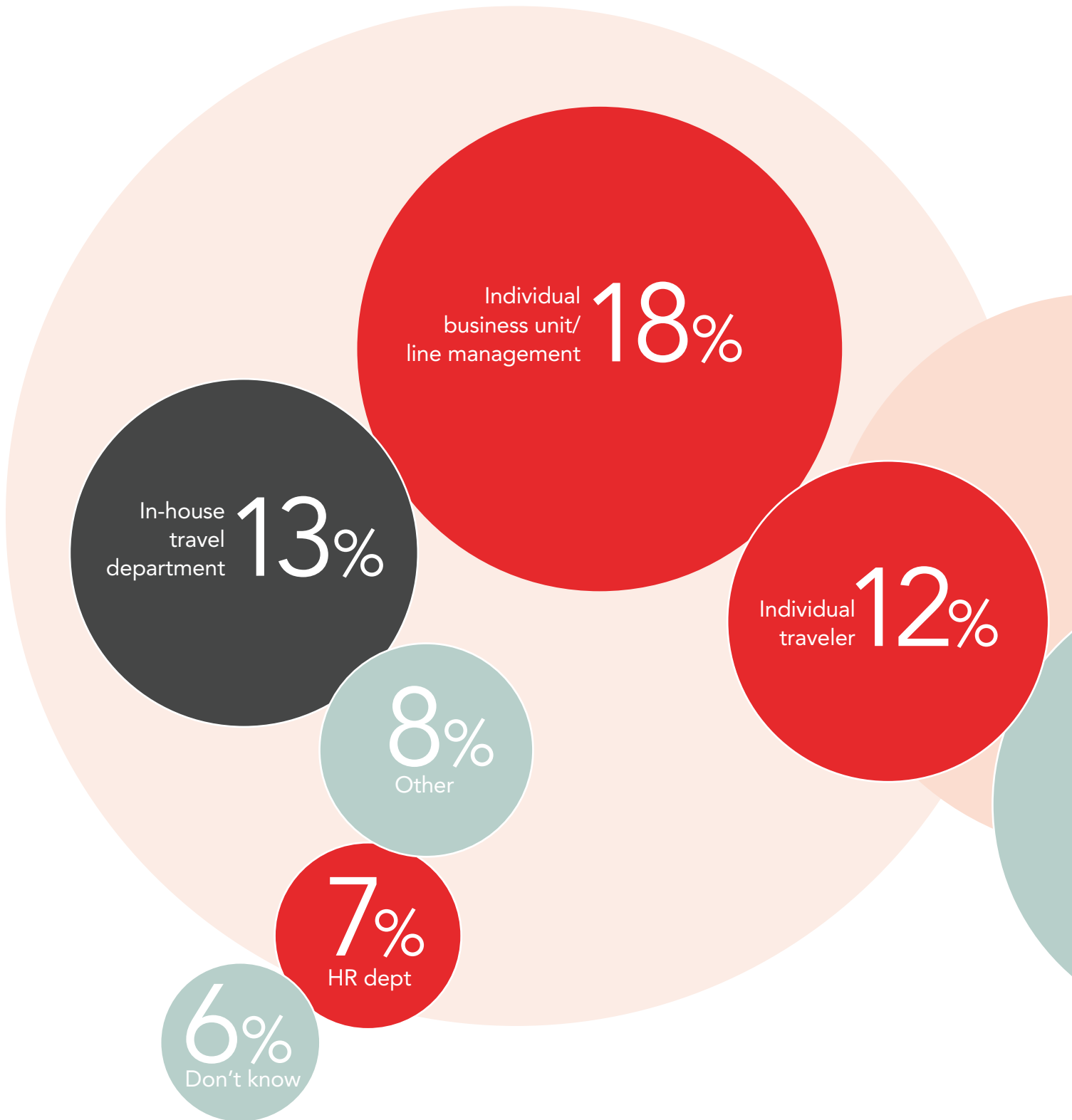
Participants' opinions

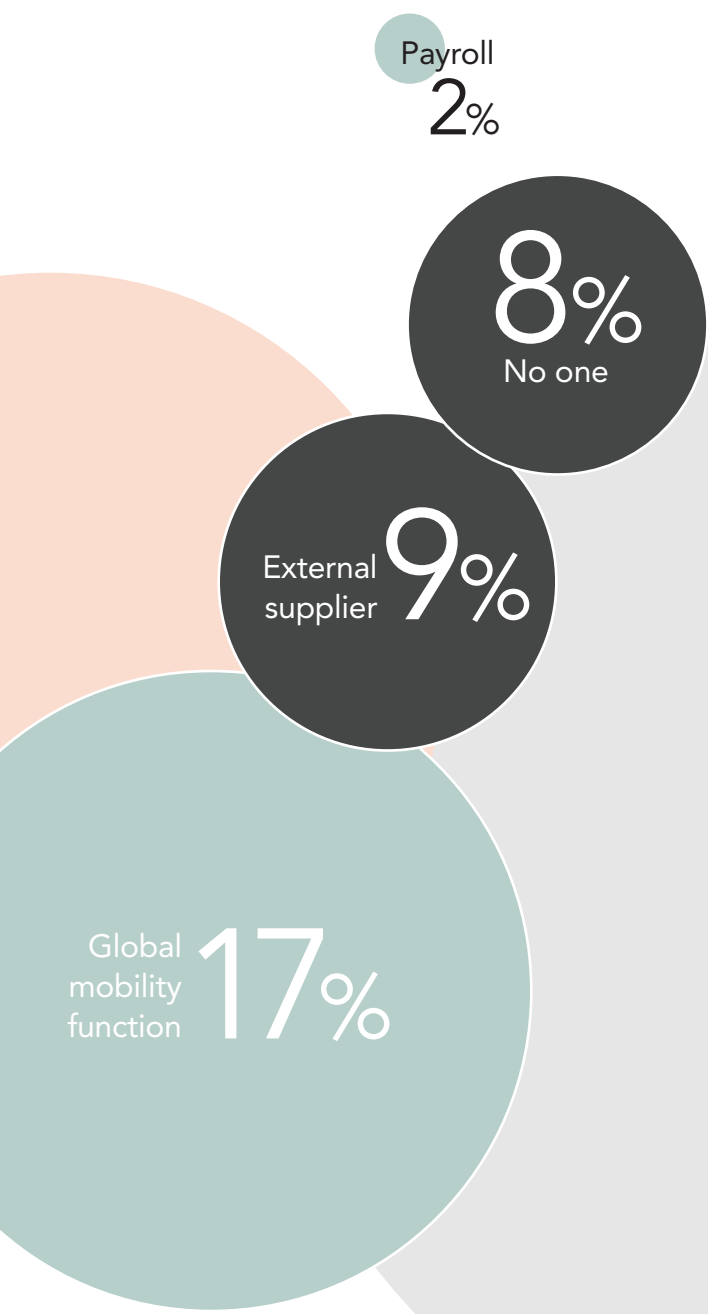
In your opinion which department(s) should take primary responsibility for tax, social security and immigration compliance?



Exactly one half of survey participants say that the global mobility function should take primary responsibility for tax, social security and immigration compliance. 14% say that the responsibility should sit within the human resources team and 12% give an alternative response (of which three quarters include differing combinations of departments). The remaining 24% of responses are split between: individual business unit (6%); in-house travel department (2%); external supplier (5%); individual traveler (4%); and payroll function (3%). 4% of participants do not know.

Who is primarily responsible for tracking international business travel?





As some of the participants identified earlier, the ability to track business travel accurately within an organization has an impact on compliance and other issues (such as safety – covered later in this report, page 34). The next section looks at tracking in more detail (page 24). In this section we identify those within the organization who are currently primarily responsible for tracking business travel.

In the survey, organizations identify a wide variety of people or departments responsible for tracking. Similar numbers of participants point to the individual business unit/line management (18%) and the global mobility function (17%). This is followed closely by the in-house travel department (13%), individual traveler (12%), an external supplier (9%) and then the HR department (7%). 8% say no one is currently responsible for tracking business travel and 6% do not know.

8% specify an alternative, indicating either a different department (such as tax or finance) or a combination of departments. Some state that those responsible varies between countries.

Comments give a deeper insight into the different types or levels of tracking – for some it is informal and/or reactive: **“It is an informal process by tax/HR/finance.”**

“In most instances global mobility either takes it or takes on the responsibility when we identify an issue.”

“Only retroactive tracking of travel through expense reports.”

Others are actively reviewing the situation: **“Currently managed by global mobility but likely to go to corp tax/finance.”**

“No tracking at this time except for the new tool in the UK.”

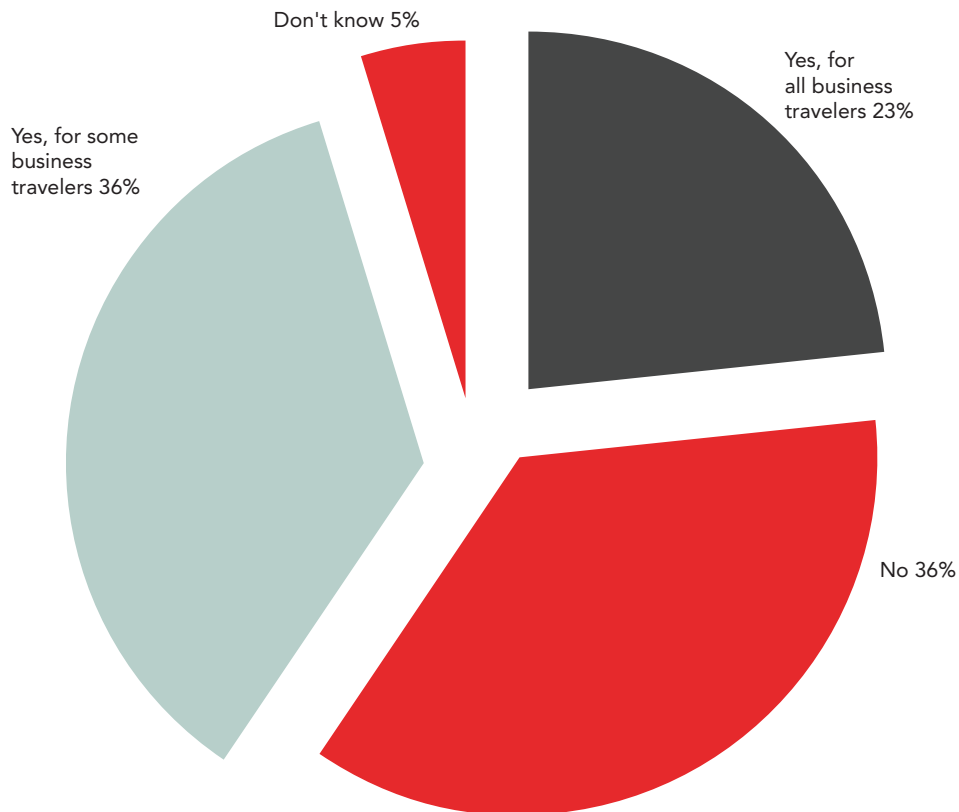
“It is under discussion – as of today no tracking!”

6 Tracking business travel

This section looks at the issue of tracking business travel in more detail. Having identified the range of people potentially responsible for tracking in the previous section, this section explores the level of adoption of a systematic approach to tracking. It considers how organizations that have adopted this approach implemented it and the systems/providers they used. Participants also commented on the accuracy of their systems

Systematic tracking of business travel

Does your organization systematically track business travel?



The survey population was asked if their organization systematically tracks business travel (ie dates and time spent in different locations for tax, immigration compliance and/or personal safety reasons). 59% of participants say yes (23% track all business travelers and 36% track some business travelers). A further 36% do not believe they have a systematic approach to tracking business travel and 5% do not know.

Approach to tracking business travel

Those who indicated they track business travel were asked how their tracking is done. 53% use a travel department (29% via their internal travel department and 24% via an external travel provider). 19% rely on the business unit/line manager and 15% confirm tracking is done by the HR department. 9% use an external security provider, 6% an internal system and 5% the global mobility function. 5% refer to an external system (for example through their tax provider). Only 17% of

participants who answered this question indicate a combination of the options. 13% of those who track business travel specify an alternative approach, either used in isolation or in combination with another option. Again these comments raise some interesting points:

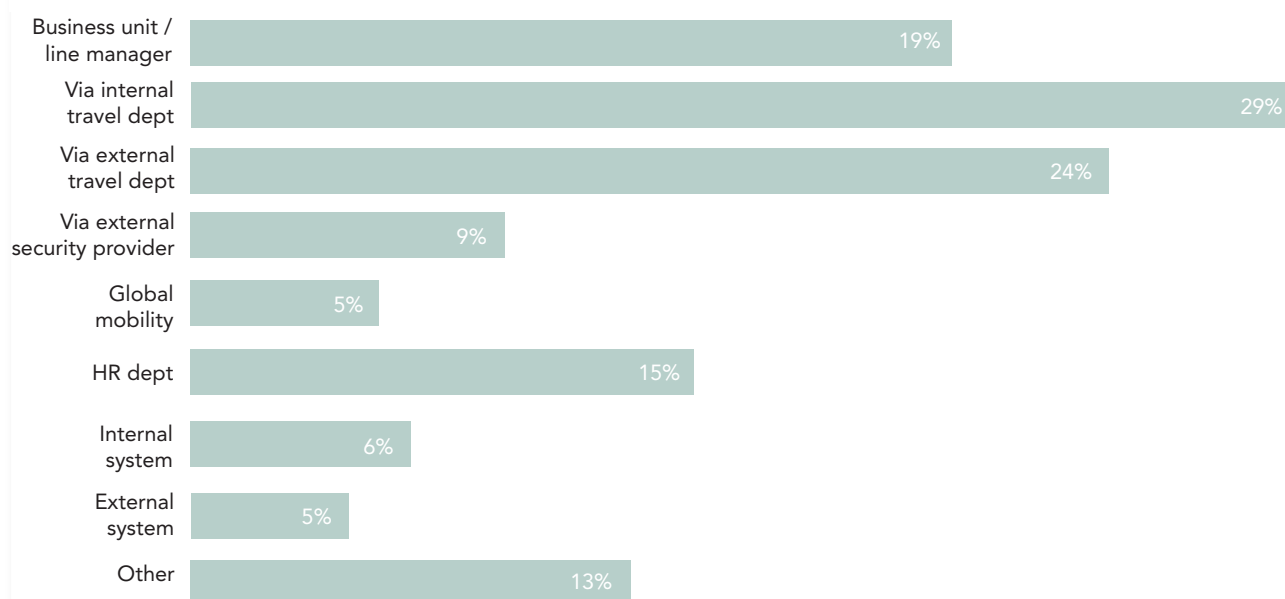
- Variations in the purpose and level of tracking: **"We only track for emergency safety purposes not for tax, and social security compliance."**

- Different methods of collating information: **"Manually"; "Excel spreadsheets"; "Bespoke software."**

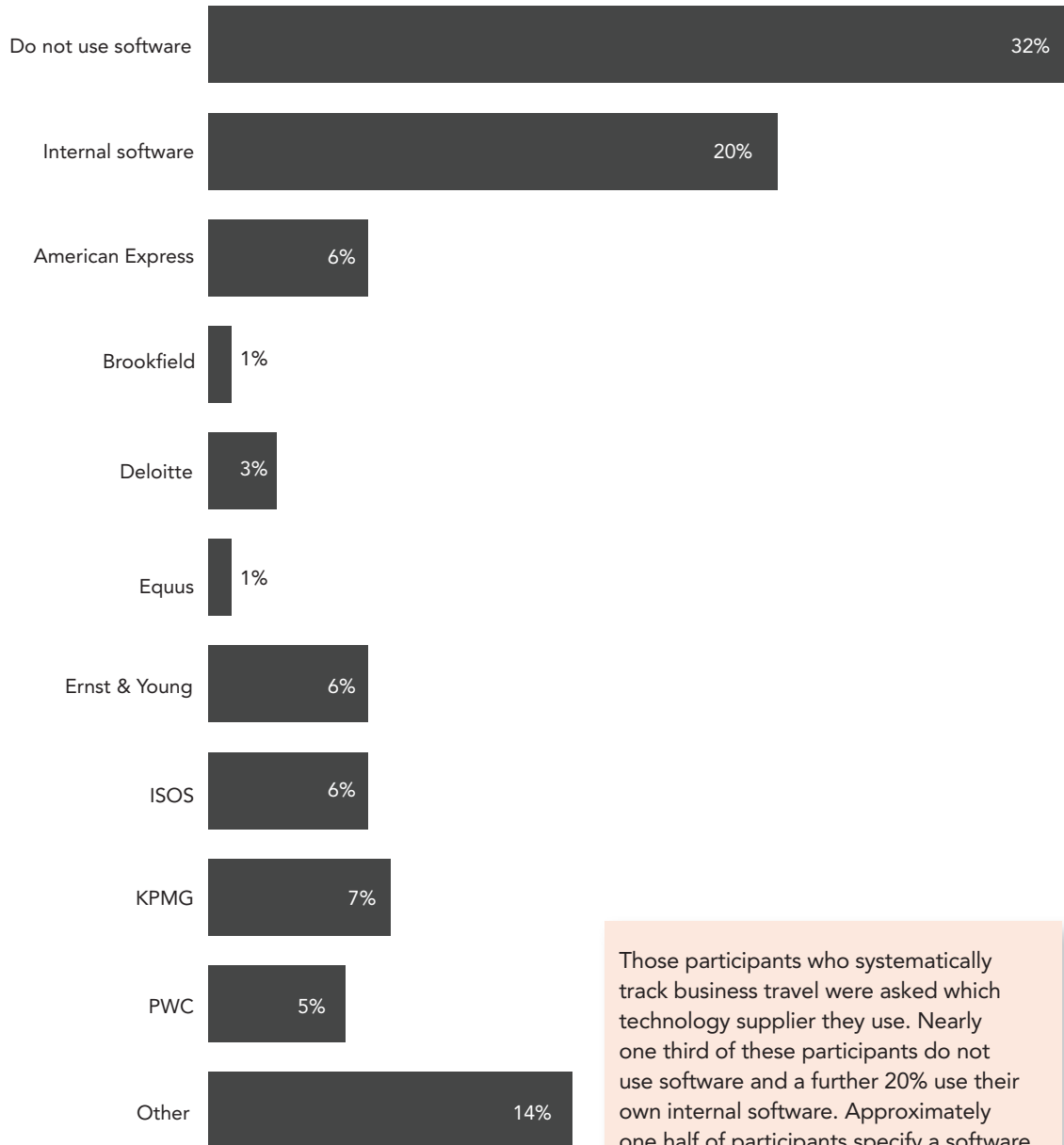
- Central or regional approach: **"Approach varies by country. Some have central dedicated system."**

- Levels of satisfaction/imminent changes: **"We are in the process of working with our central travel booking function to co-ordinate a program."**

How do you track business travel?



Which technology supplier do you use to track business travelers?



Those participants who systematically track business travel were asked which technology supplier they use. Nearly one third of these participants do not use software and a further 20% use their own internal software. Approximately one half of participants specify a software provider as outlined in the chart. Other technology used by 14% of respondents includes Carleson Travel, Fragomen, Concur, Oracle, BCD, iJet, CWL, Tramada, travel agents systems not known to the respondent, excel spreadsheets and an organization in the middle of upgrading from Excel to ISOS.

Accuracy of tracking

Those who indicated they tracked business travel were asked their opinion on the accuracy of their tracking systems. 7% say their records are very accurate. 55% say they are adequate. 26% say their records are poor or extremely poor and 7% do not know. 5% of participants who systematically track business travel select other and their reasons give an insight

into some of the existing issues:

"Very accurate for the data, though that is dependent on employee compliance with reporting."

"Where the system is linked to our travel service, tracking is great. Where it isn't, the individual traveler is expected to manually update and,

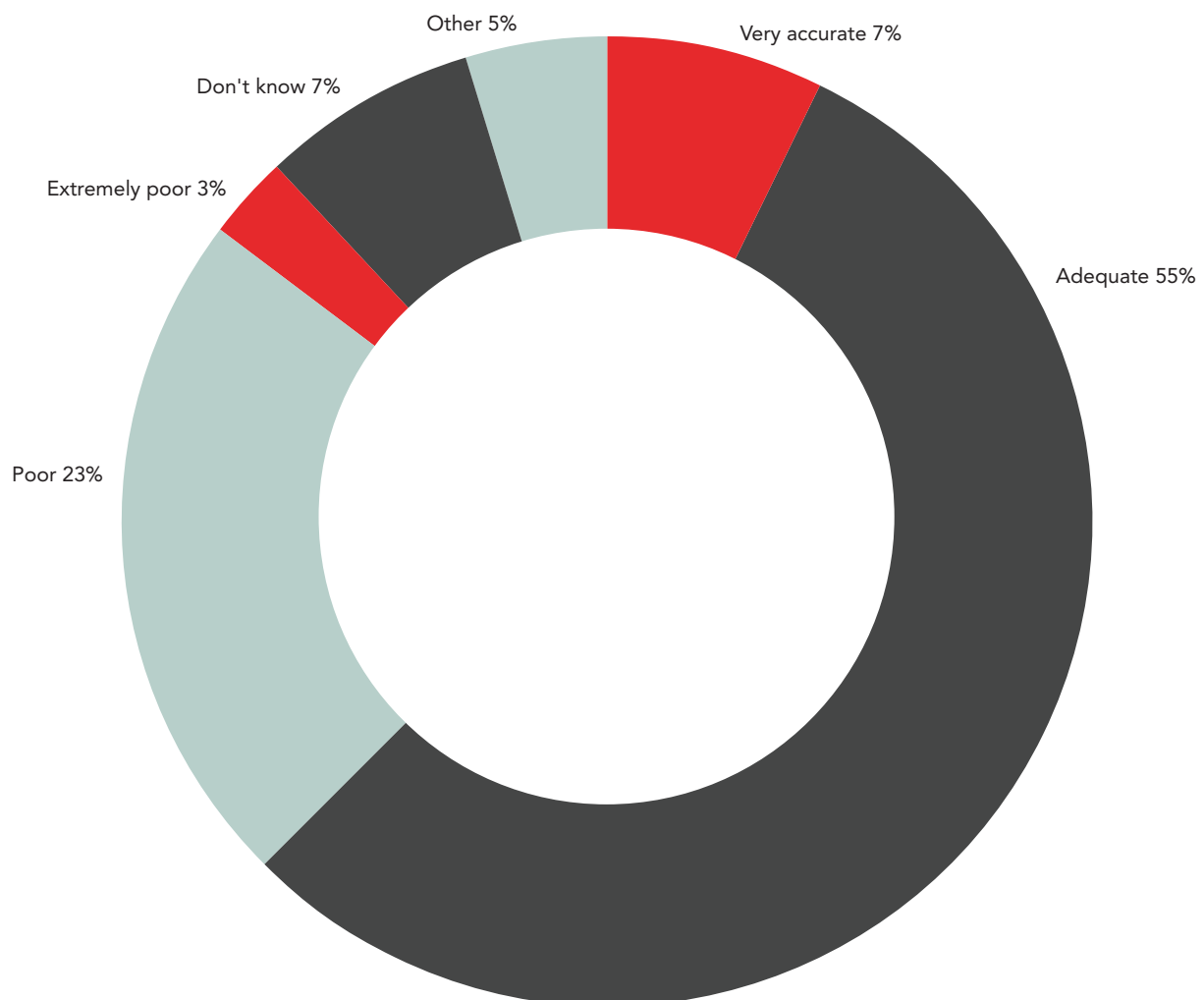
in these cases, accuracy is suspect."

"We just started doing this a few months ago, so still assessing data."

"Visibility on Americas-based travelers is good, but our visibility for EMEA and APAC is lacking."

"The system needs improvement."

How accurate are your records for tracking business travelers?



Locating business travelers

The same group was asked if their organization knows where all business travelers are at any given time. 52% are aware. 31% are not and 9% do not know. 8% give an alternative response of yes but with caveats.

Examples include:

"In theory yes, in practice it is very difficult to achieve a 100% accurate picture."

"Yes for all countries using global travel provider (90%), no for others."

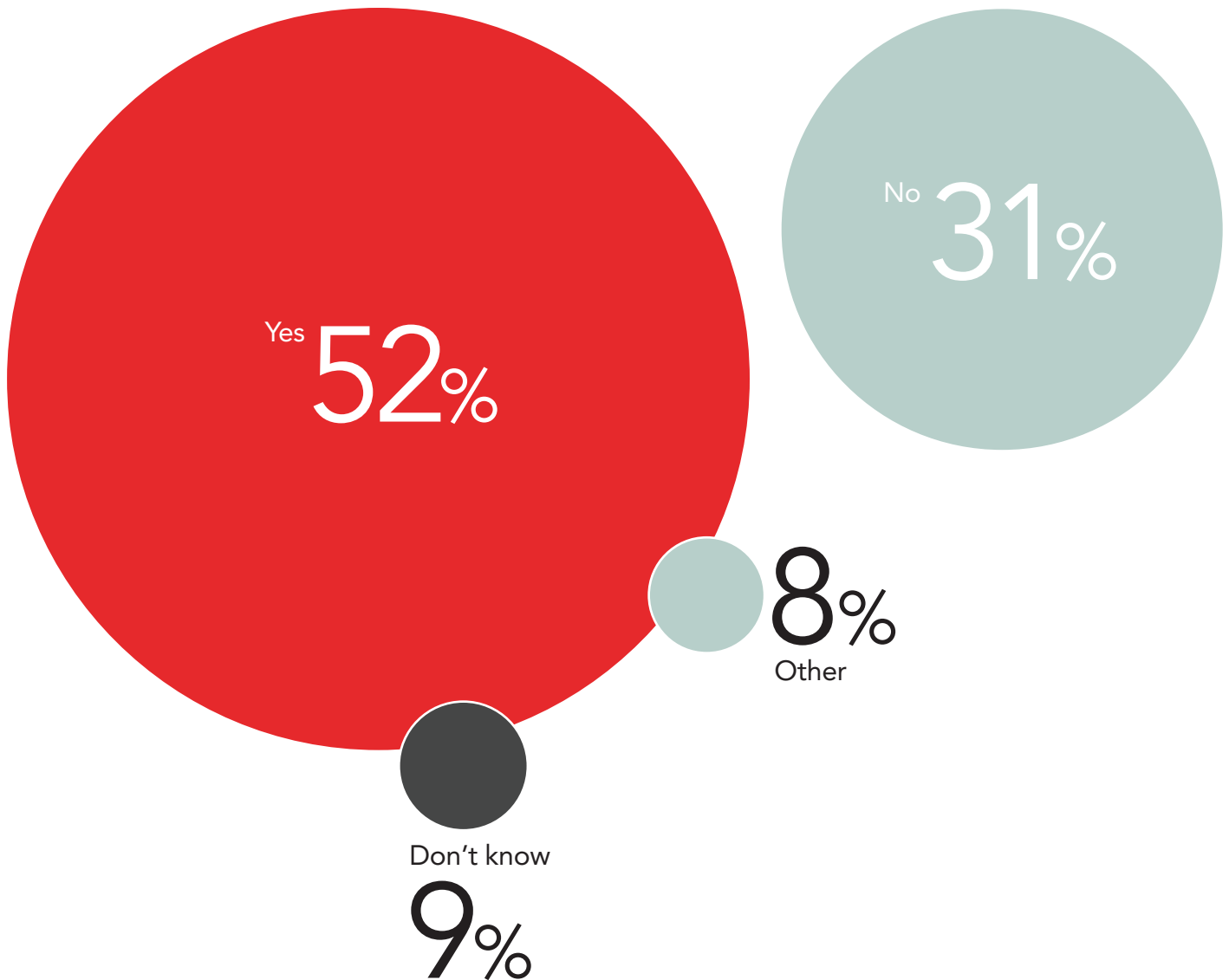
"Yes, for Americas-based travelers, not so for EMEA and APAC."

"Yes, assuming the travel has been booked through our travel provider."

"Cannot guarantee all, but we know the vast majority."

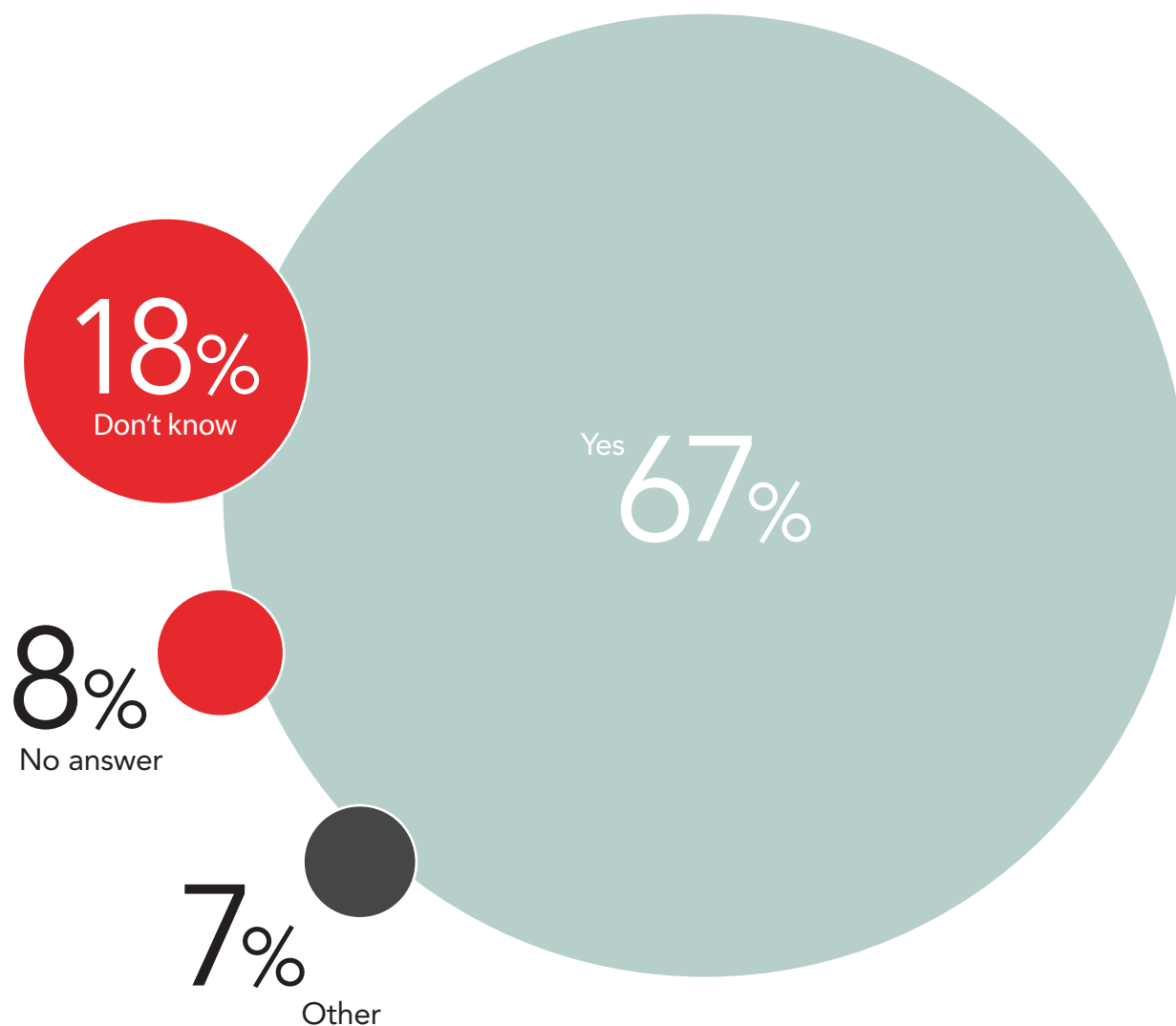
"We have the potential to track all travelers (from a security point of view)."

Does your organization know where all business travelers are at any given time?



Contacting business travelers in an emergency

In the event of an emergency would your organization be able to contact travelers easily?



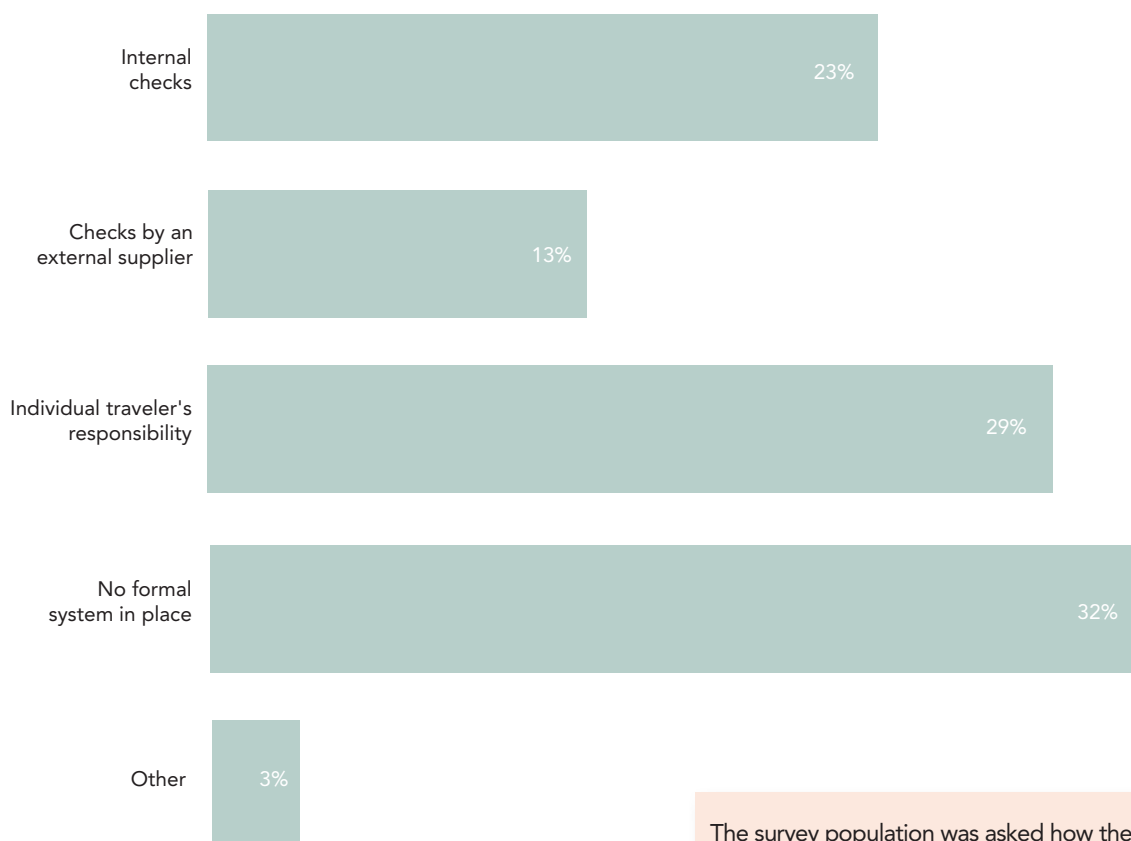
Participants who track their business travelers were asked if they would be able to contact travelers easily in the event of an emergency. 67% believed that business travelers could be contacted easily. 8% confirmed they would not be able to contact travelers easily, 18% did not know and 7% gave an alternative response. Examples of these included: "In theory, but the past has shown us our employee records are not as up-to-date as they should be." "Nothing such as this is easy, but we know what country, city and hotel the employee is staying at and can work through our disaster program from there." "Yes, but we can only answer this question from a London branch perspective."

7 Compliance

This section considers the issue of compliance. It looks at how organizations currently ensure compliance and whether participants believe this is sufficient

Monitoring and ensuring visa compliance

How does your organization ensure all employees are traveling on the appropriate visa?



The survey population was asked how their organization ensures all employees are traveling on the appropriate visa. 36% have checks in place which are either carried out internally (23%) or by an external supplier (13%). 29% of organizations indicate that it is the traveler's responsibility to ensure visa compliance and 32% do not have any formal system in place. 3% give a combination of answers or are unsure.

Adequacy of visa compliance checks

The survey sought participants' opinions on whether these checks are sufficient to ensure compliance in all cases.

The majority (60%) do not believe that these checks are sufficient to ensure compliance in all cases. 21% believe

their checks are sufficient and 14% do not know. Other comments include:

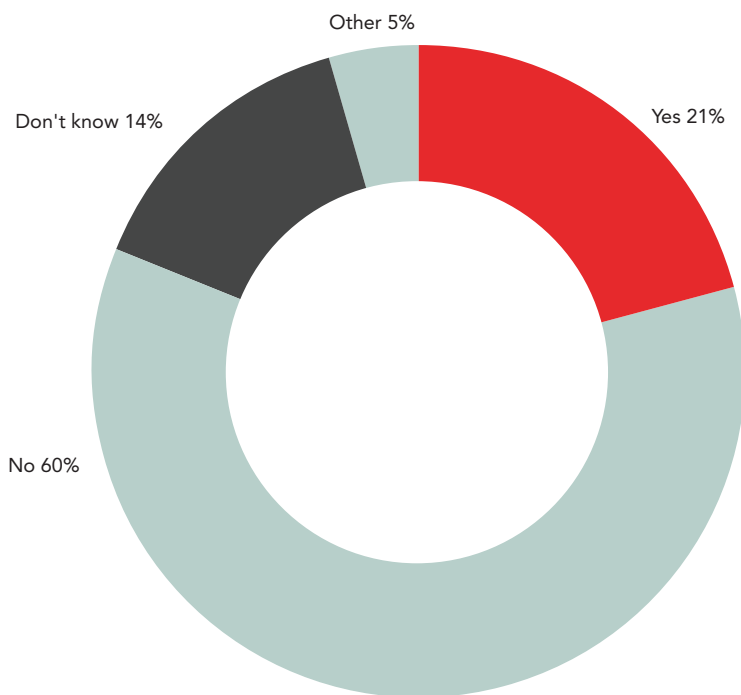
"The turn-around time for external review is too long."

"There are limitations as it would

be very manual to ensure all employees are complaint based on the number of travelers."

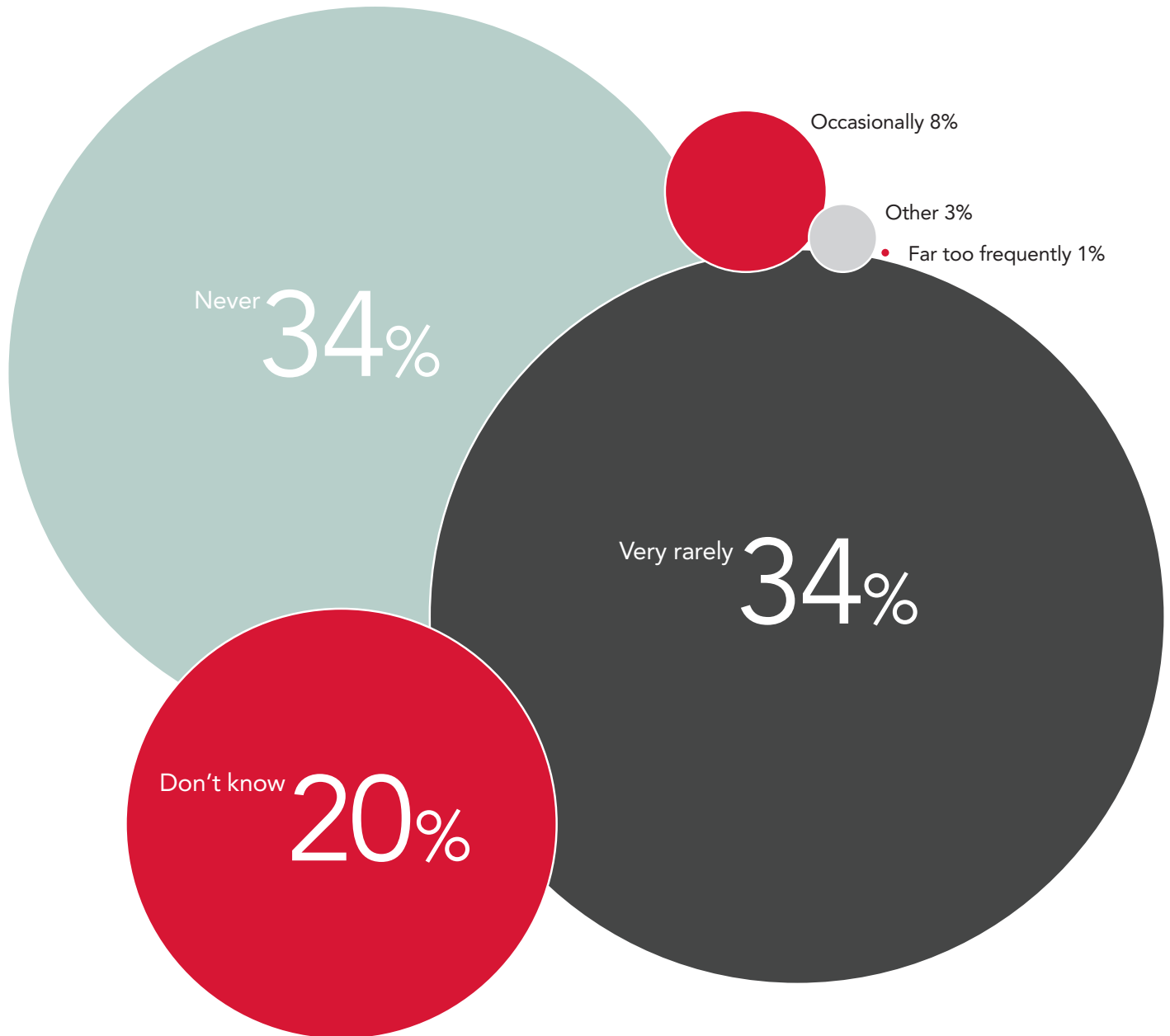
"Yes – although I do have my concerns that some business visas should actually be work permits."

In your opinion are the checks sufficient to ensure compliance in all cases?



Experience of refused entry or deportation for non-compliance

Have any employees at your organization ever been refused entry or deported for non-compliance?



Participants were asked if any employees at their organization have ever been refused entry or deported for non-compliance. Just over one third indicate never. A total of 42% specify very rarely or occasionally, with a further 3% identifying isolated incidents. 1% feel this has happened far too frequently and 20% do not know.

Monitoring and ensuring tax and social security compliance

We asked participants how their organization monitors business travel for tax and social security compliance.

Similar to visa compliance, roughly one third of organizations do not monitor compliance for tax and social security. 36% of participants use an internal tracking system and 16% rely on an

external tracking system or supplier (5% give multiple answers combining the two). 15% of participants do not know and 10% give an alternative answer, including the following examples:

"Informal tracking between HR/tax/payroll."

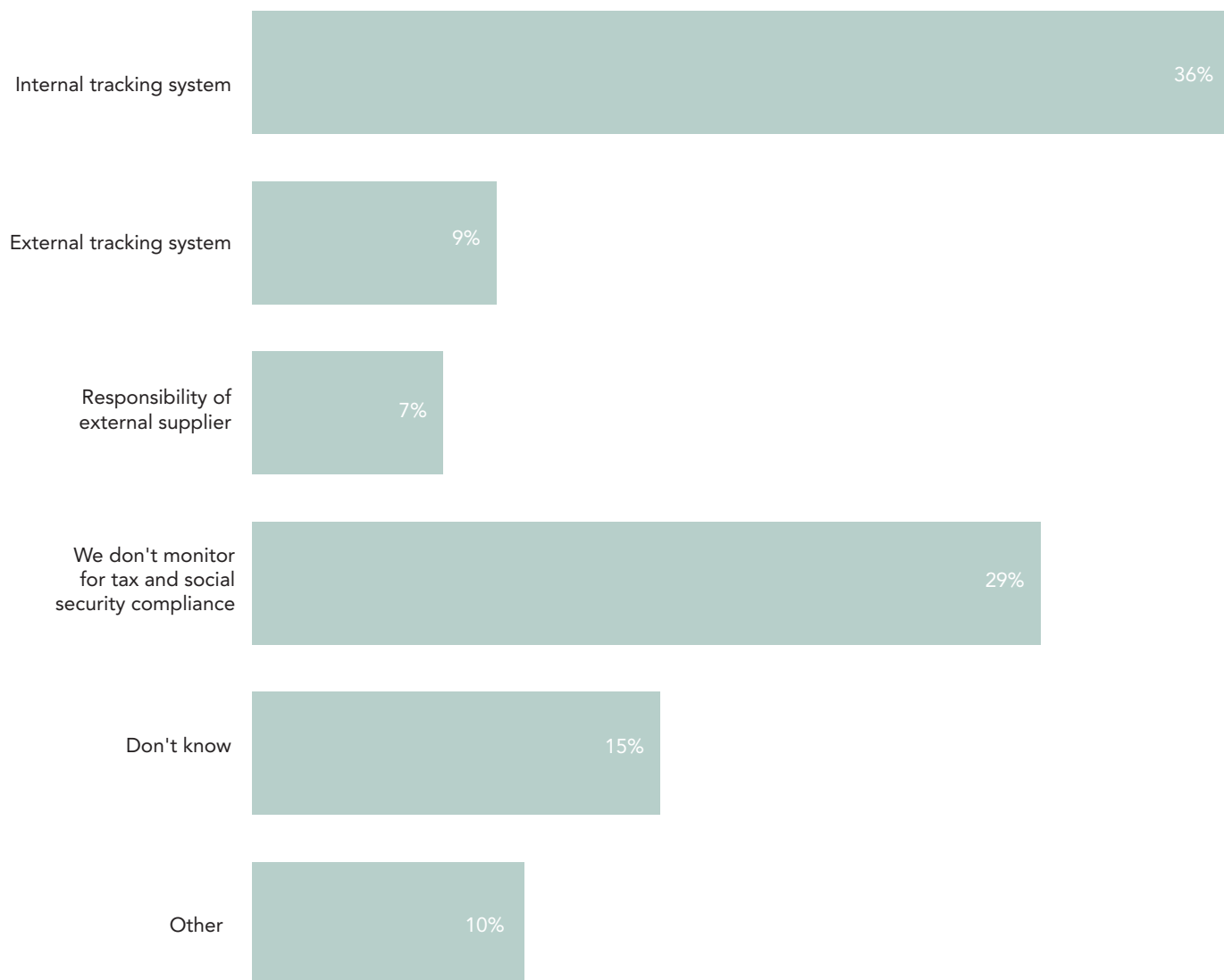
"We are starting to build process."

"We track religiously in the UK. In the US we guesstimate."

"We find out on the back end and bring compliance up-to-date then."

"Employee updates manually."

How does your organization monitor business travel for tax (including State Tax) and social security compliance?



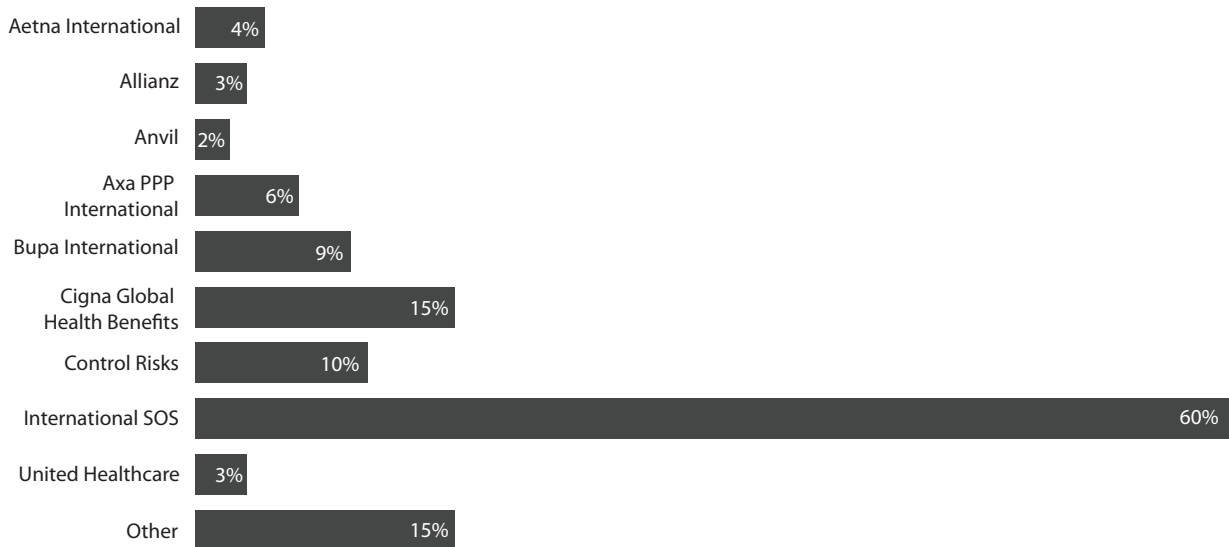
8 Safety

This section reviews current policy in relation to business traveler safety. It looks at personal security and emergency services, experience of safety incidents, policy in the event of an emergency and the level of focus on duty of care within organizations

Preferred providers for personal security and medical emergency services

77% of the survey population is aware that their organization has a preferred provider for personal security and medical emergency services. 12% do not have a preferred provider. 9% do not know. 2% referred to other options.

Who are your preferred providers for personal security and medical emergencies?



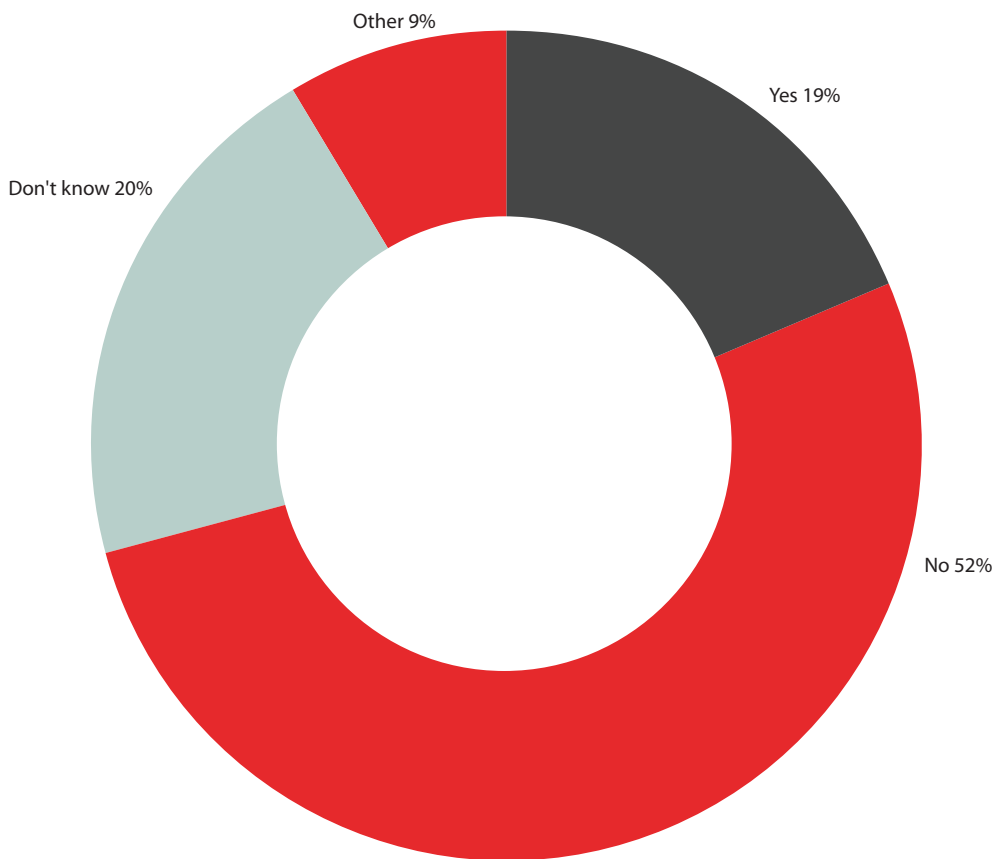
The names on the above chart indicate the preferred providers used by participants. International SOS is the preferred provider in 60% of these cases. Approximately one third of respondents name two or more providers. Other providers named include:

- AHI
- Allianz
- AON
- Barmenia
- CAN
- Chubb
- Deutscher Ring
- Dynamiq
- EA
- HX Global
- Frontier
- GEO Blue
- Gouda
- Global Rescue
- iJet
- Marsh
- MedEx
- Previnter
- Travel Guard

Also mentioned are: internal health insurance; travel insurance; and management under the umbrella of an employee assistance program.

Personal security training

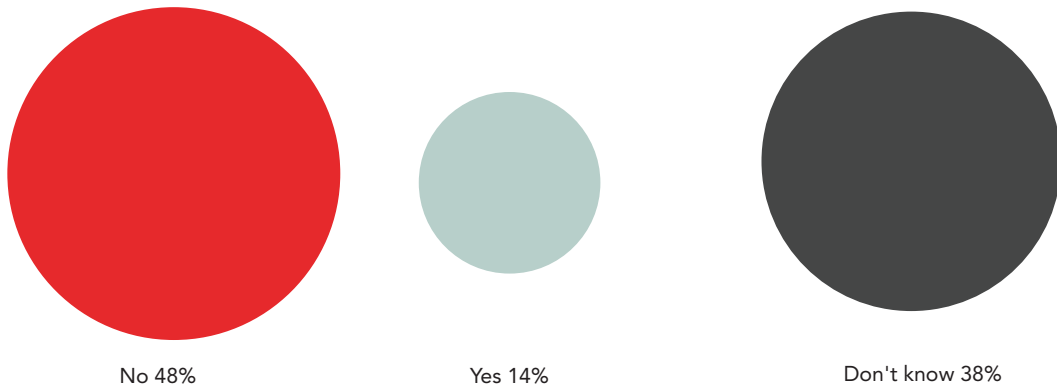
Does your organization offer business travelers personal security training?



When asked whether their organization offers personal security training, 52% of participants say no. 19% say yes and 20% do not know. Three quarters of the 9% who select 'Other' say it depends on location and the remainder refer to online access to guidance.

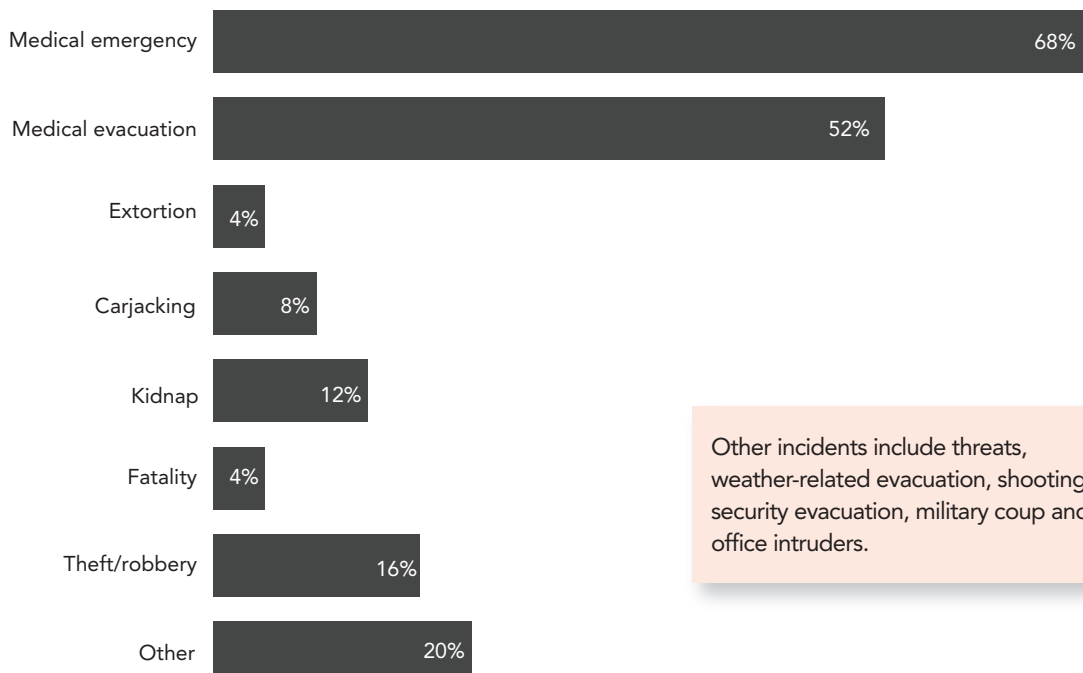
Safety incidents in the past 12 months

Has a business traveler in your organization been subject to a safety incident in the past 12 months?



Business travelers in 14% of organizations have been subject to a safety incident in the past 12 months. The majority of incidents are outlined in the following chart:

Which safety incidents have business travelers been subject to in the past 12 months?



Other incidents include threats, weather-related evacuation, shooting, security evacuation, military coup and office intruders.

Duty of care to business travelers

Participants were asked how focused their organization is on its duty of care to business travelers.

28% of the survey population say it is high priority. A similar number (29%) opt for medium priority and 19% think

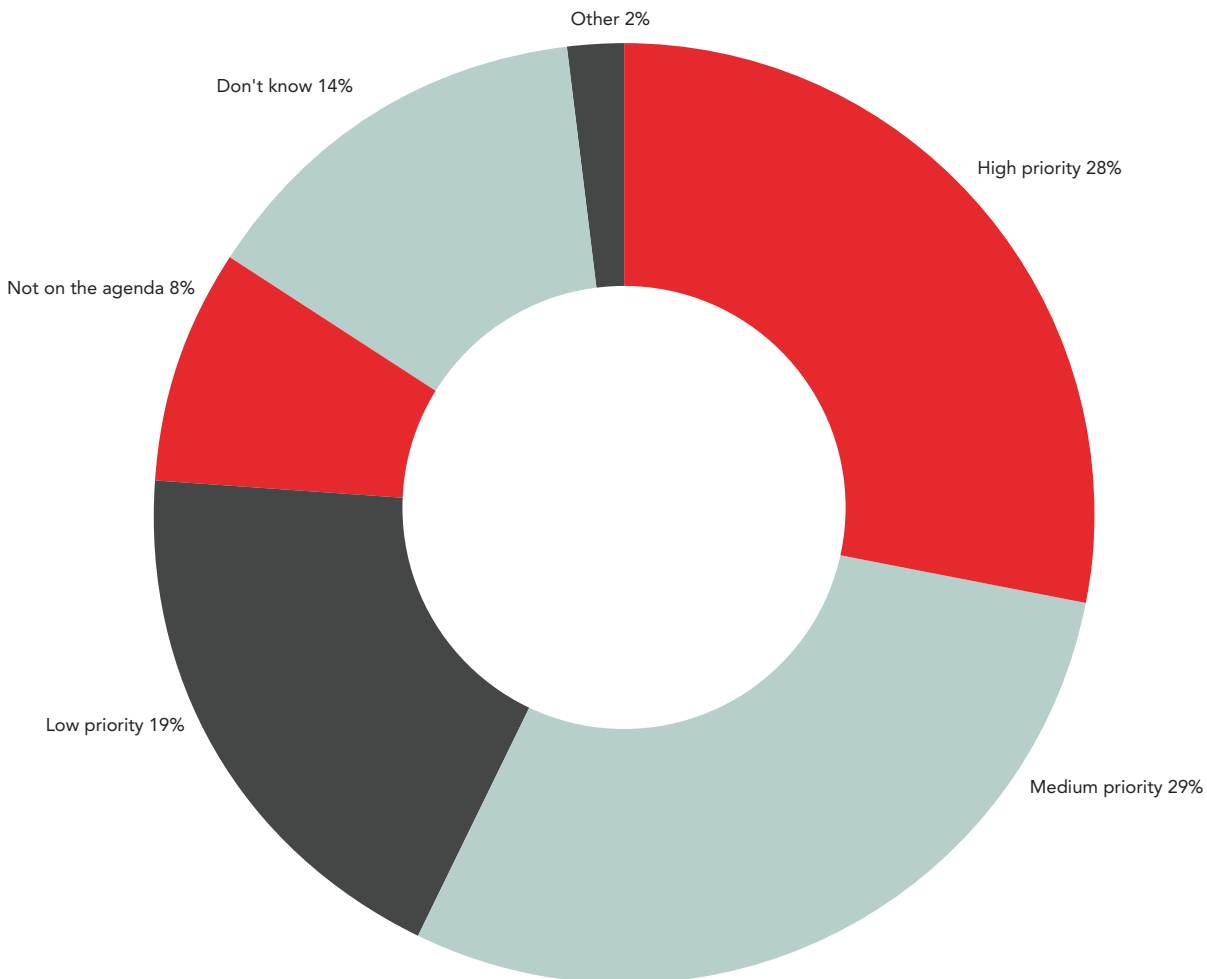
duty of care to business travelers is low priority. For 8% this issue is not on the agenda and 14% do not know. For the other 2% the answer is less straightforward:

“Tricky – for our short-term and

long-term assignees we are very focused – for the business traveler there may be some gaps depending on the country.”

“Not much awareness of requirements.”

How focused is your organization on its duty of care to business travelers?



9 Risk exposure

This section investigates the level and type of exposure to risk that participants believe organizations face in relation to business travel, what can be done to minimize any risk, how aware organizations are of the level of risk and the implications of non-compliance

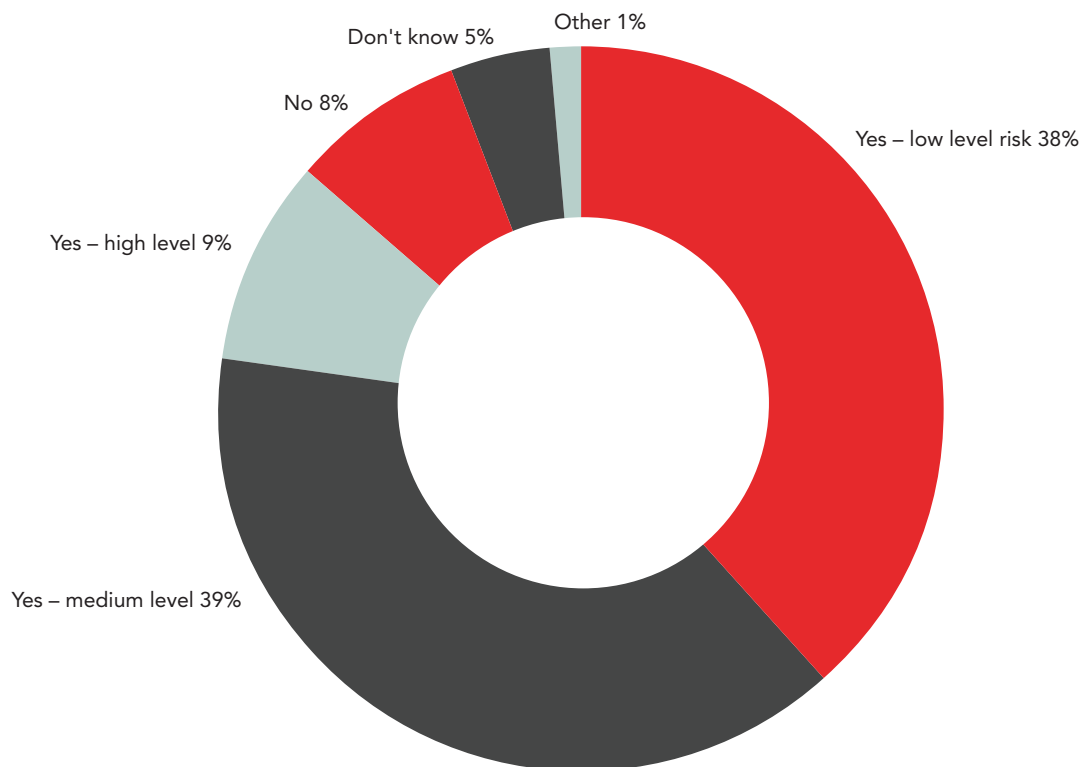
Level of risk exposure

Survey participants gave their opinion on whether they believed their organization is currently exposed to any level of risk in relation to international business travel.

Only 8% believe their organization is not exposed to risk. 38% believe they are exposed to a low level of risk. A similar proportion (39%) believe that they are exposed to a medium level of risk and

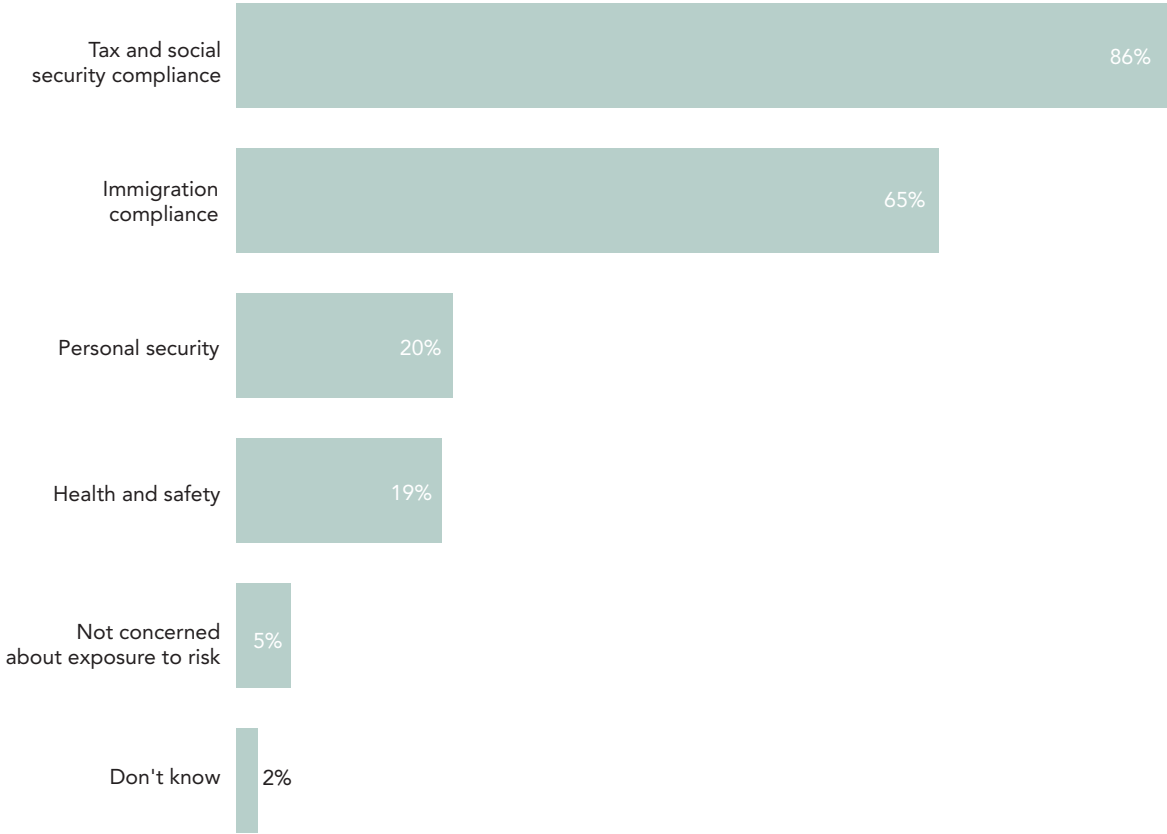
9% feel the risk is high. Other comments range from: "Yes, but the level is unclear," to: "There's no risk coming into the US, but there potentially is outside of the US."

Do you feel your organization is exposed to a level of risk in relation to international business travel?



Areas of risk exposure

Where do you think the potential exposure to risk exists?



When questioned about where they thought the potential exposure to risk exists, the majority indicate compliance. The majority (86%) of those surveyed identify risk in the area of tax and social security compliance. 65% feel there is a level of risk exposure in relation to immigration compliance. Personal security and health and safety are a risk concern for about one fifth of participants and 5% are unconcerned about exposure to risk.

Minimizing risk

Having identified the perceived level of risk and the areas of risk, we asked participants to consider what could be done to minimize risk. All responses were unprompted. 60% of the survey population provided detailed responses and the most common comments fall into a number of categories, as outlined in the chart opposite.

Improved tracking systems are mentioned by 45% of respondents. One fifth of respondents feel that moving to a global or centralized system would help to minimize risk and the same number specifically mention the introduction of new software. 16% believe that better policy, procedures and/or controls need to be in place and 15% raise the issue of improving communication with employees. 11% mention clear ownership and accountability within the organization

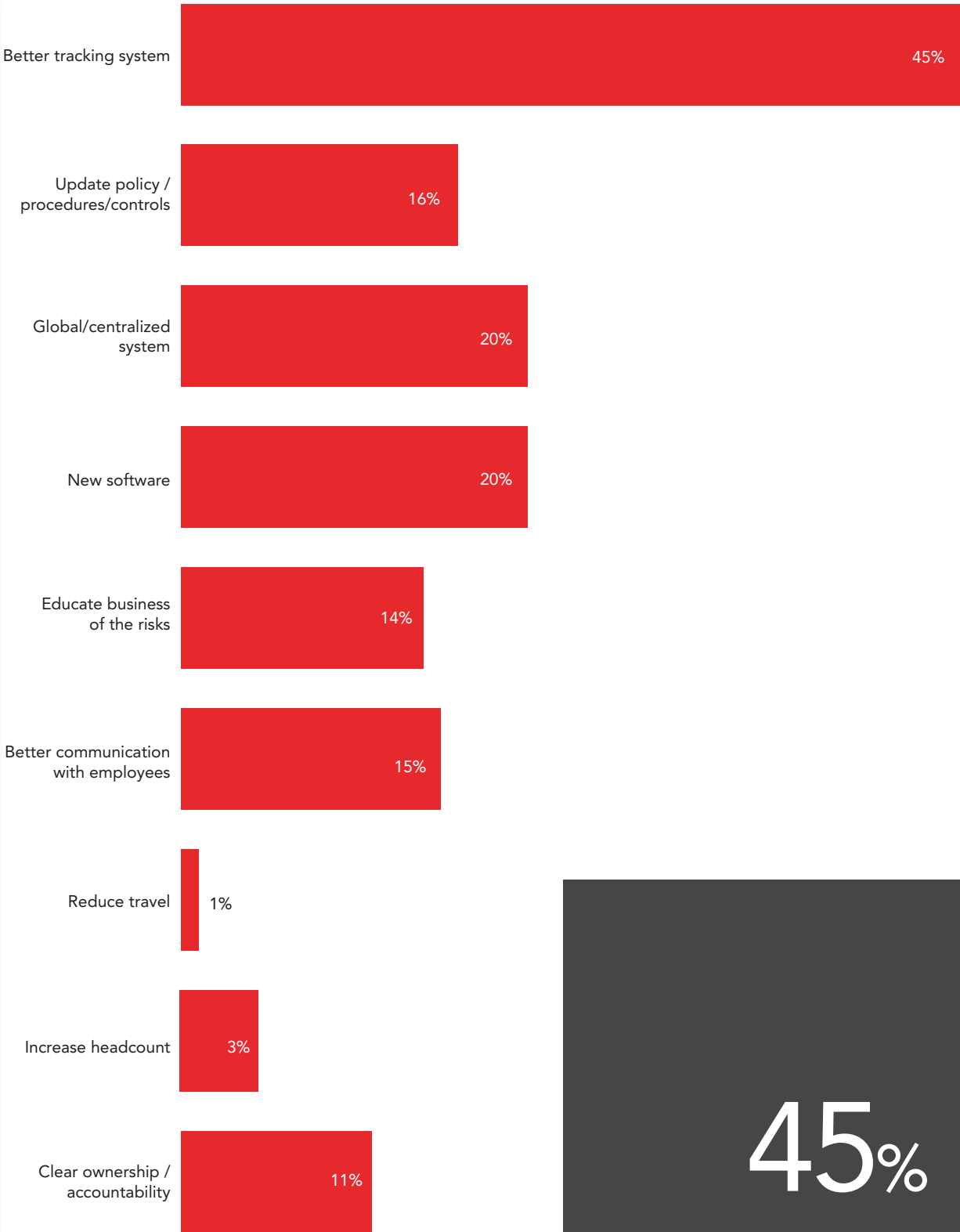
and 3% refer to increasing headcount to deal with the monitoring required. 1% suggest that reducing the amount of travel by employees would help minimize risk.

Some respondents refer to significant changes to the organization's structure:

"Provide a structured and centralized program to be managed outside of the individual businesses. Mirror corporate mobility programs that are centrally owned/managed and whose internal customers are the actual business unit."

"We are planning the implementation of a global employment organization to employ expatriates and employees who are crossing borders regularly."

What do you think could be done to minimize these risks?



45%
of participants believe moving
to a better tracking system would minimize risk

Risk awareness within the organization

Participants were asked whether senior managers are aware of any exposure to risk.

71% of respondents indicate that senior managers are aware of exposure to risk

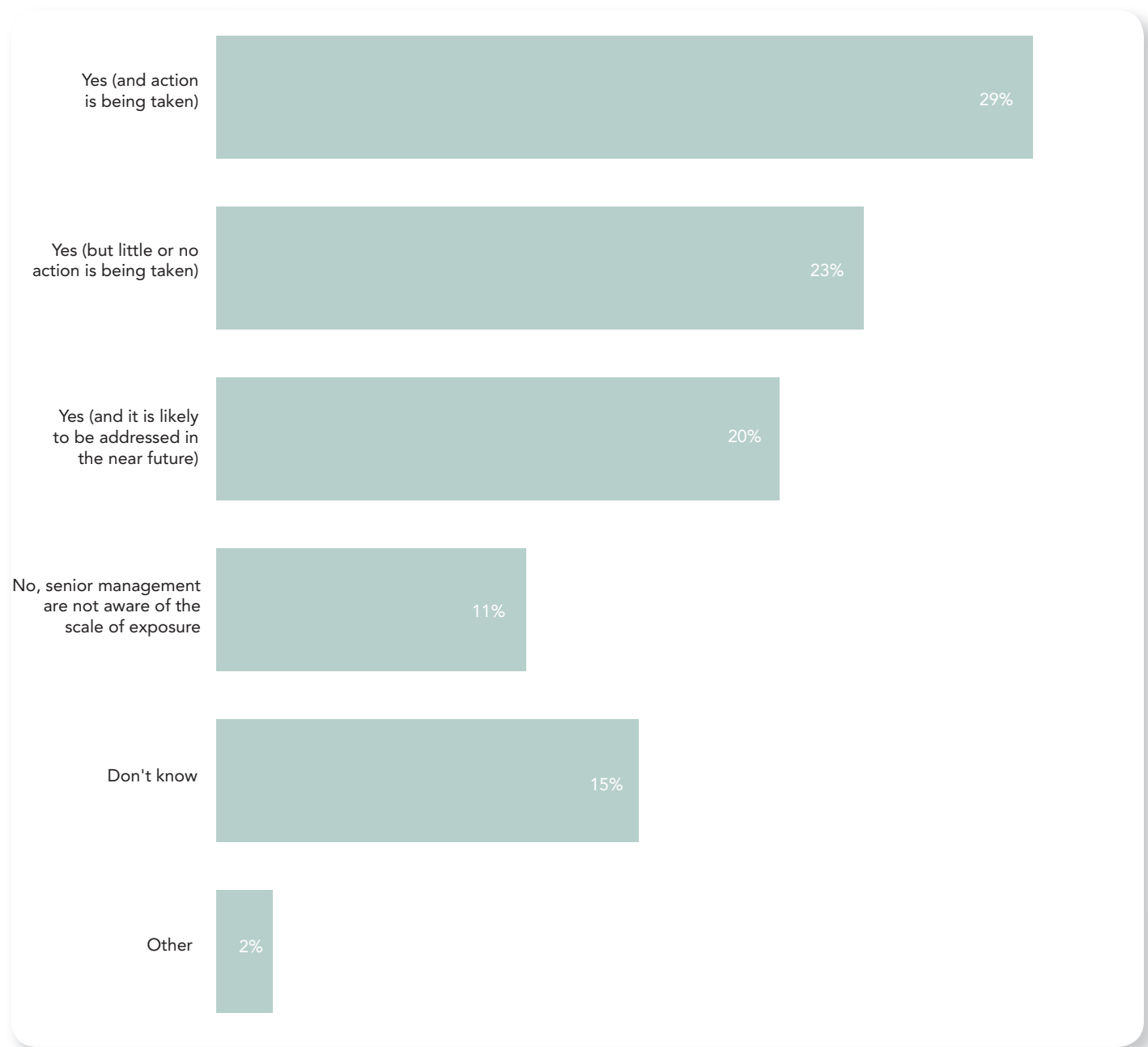
(29% are taking action, 23% say little or no action is being taken and 20% say it is likely to be addressed in the near future).

11% indicate that senior managers are

not aware of any exposure to risk and 15% do not know.

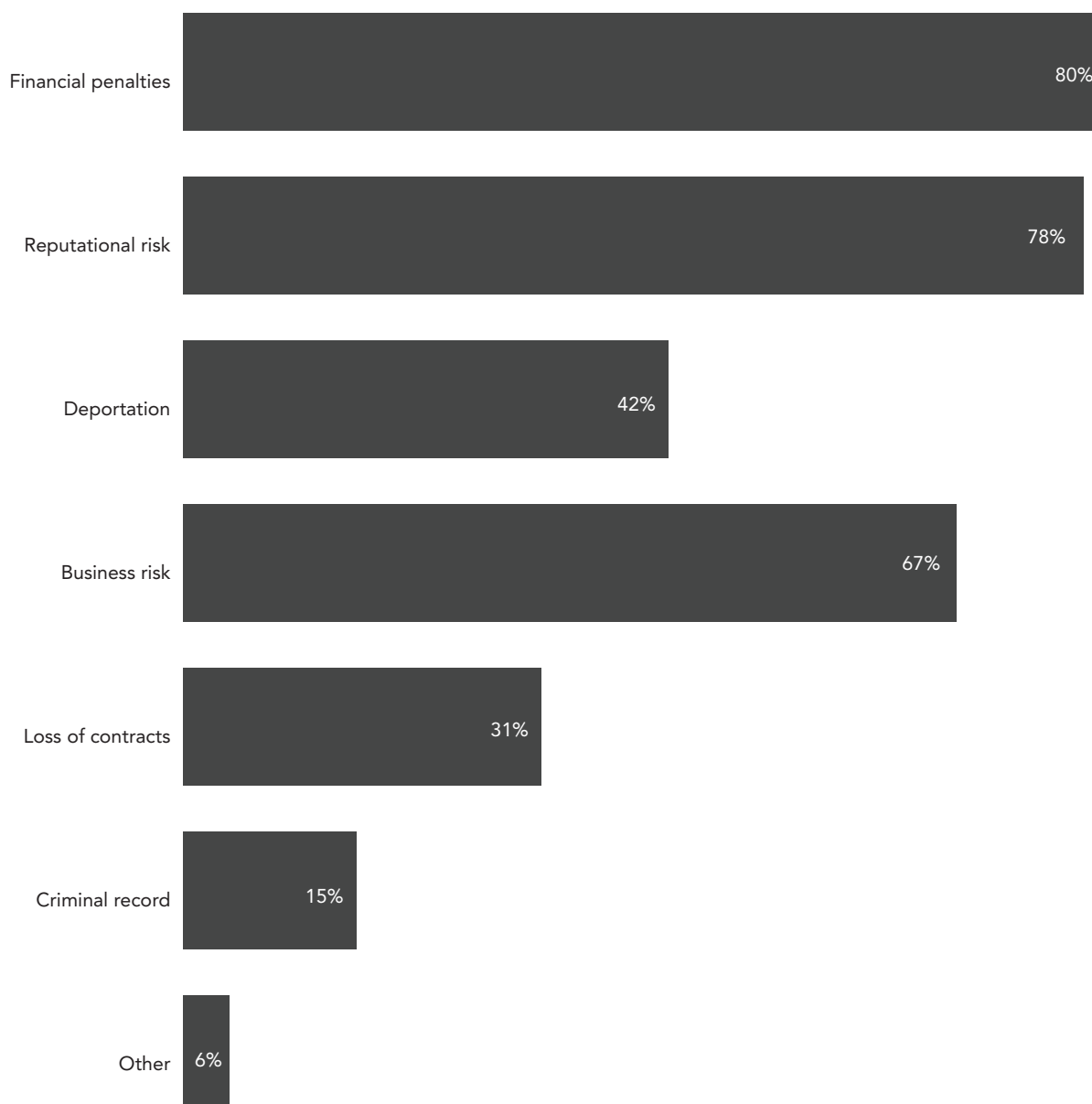
Other responses include current ongoing risk assessments and low risk due to significant monitoring.

Are senior managers aware of any exposure to risk?



Implications of non-compliance

What are the most significant implications of non-compliance for your organization/the traveler?



Participants confirmed what they believe to be the most significant implications of non-compliance. The majority feel that financial penalties and reputational and business risk are the most significant implications of non-compliance. Other implications include impact on the travelers as a result of non-compliance and personal health and safety.

10 Challenges and conclusion

We asked survey participants if they had any additional comments about business travel challenges and changes in policy and procedures

15% of participants elaborated even further on the detailed responses already provided. While this does not reflect the views of the survey population as a whole, when combined with data and comments from earlier questions, it gives a deeper understanding of some of the issues currently being faced. Here are some comments:

Challenges

- De-centralized organizations: **"We are highly decentralized, making tracking travelers a challenge."**
- Global differences in policy and procedures: **"Each country has its own external travel supplier, so there are differences in how everything is tracked and communicated."**
- Ownership and accountability: **"Global mobility typically gets tagged with responsibility for tax and immigration compliance for global travelers because no one else in the company has that expertise."**
- Educating the business and employees on requirements: **"We have issues in raising awareness of the risks involved with the high volume of business travelers and capturing all business trips."**
- Employees not utilizing central services: **"Getting associates to utilize central travel & transport services so that the company is aware of all corporate travel (domestic & international)."**
- Employees informing relevant personnel and maintaining contact: **"Employees travelling on business without informing the relevant HR/mobility personnel."**
- Buy-in from senior managers: **"Difficult to get business leaders to understand and respond to the identified risks of non-compliance."**
- Complexity: **"It is important that any policy, process or procedure is constantly reviewed to meet the changing political and environmental landscape around the globe."**

Changes

Some are keen to make changes which address some or all of these issues:

- **"It needs to be addressed and action taken."**
- **"We are looking at the global mobility structure and responsibilities and changes are likely in the next couple of years to increase awareness and compliance."**
- **"We are currently researching this area and trying to make improvements."**
- **"It is on the long-term agenda for all types of mobility to be overseen centrally by the global mobility team to minimize tax and immigration risk."**

Conclusion

This survey brings together key information on critical areas of business travel such as compliance, personal safety and risk exposure. The report aims to present the essence of the information kindly shared by FEM members.

Every organization is different and business needs play a major part in determining the role and responsibilities of the global mobility function and where it sits in the organization framework. This report holds information on elements of business travel policy that may reside inside or outside of the global mobility function. This information is a valuable tool when reviewing the global mobility team and other teams internally and working towards best practice.

It was interesting to see the number of respondents who believe responsibility for compliance should be brought within the global mobility function. Along with interesting data on existing policy, participants gave us detailed answers, comments and opinions, allowing an invaluable insight into their challenges and solutions.

FEM is grateful to those who participated in the survey and contributed to making this study a success.



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For more information, please contact Roger Kofert at rkofert@kpmg.com

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Appendix A

List of survey participants

AAM	Bravura Solutions	Fresenius Kabi AG
ACCIONA	Bristow Group Inc.	Gap Inc
ACU	Broadcom Corporation	GDF SUEZ E&P UK Limited
Aditi Technologies	BSkyB	GDF SUEZ Energy International
AECOM	Bumi Armada Berhad	GHD
Aegon UK	CA Technologies	GlaxoSmithKline
Ageas	Camoplast Solideal	Grant Thornton
Agustawestland	Capita plc	Guerrilla
AIG	CB&I	Herbert Smith Freehills
Air Liquide	Cerberus European Capital Advisors	Hitachi
Air Resources Americas	Clinton Foundation	Hoare Lea
Allegis Group, Inc.	Cochlear Ltd	Hospira Inc
Allen & Overy	Compass Group PLC	HSBC
American Express	Computacenter	HSBC Bank USA
Arla Foods	Credit Agricole CIB (London Branch)	Hunt Consolidated, Inc.
Arthur J. Gallagher	CRH plc	IBM Australia Limited
Aspen	Dell	IHG plc
Atkins	Deloitte	Infosys Australia
Aurecon Group	Deutsche Bank	ING
Axip Energy Services	Deutsche Telekom AG	ING Bank
BAE Systems Inc.	Dixons Retail	Ingersoll Rand Company
Balfour Beatty	DSM	INPEX
Barrick Gold	DST Systems, Inc.	International Flavors & Fragrances
Barry Callebaut AG	eClerx	International Personal Finance plc
Batra	EIRL	International Rescue Committee
Bearing Point	EMTS Limited	JPMorgan Chase
Betfair	Enesco plc	KBR
Black & Veatch	Ernst & Young	Kellogg Company
BMW	Faurecia	Kelly Services Inc.
BNP Paribas	Financial Conduct Authority	Kerry
BOC Limited	flightsafety int'l	King & Wood Mallesons
BorgWarner Inc.	FM GlobalFonterra	Kinross Gold Corporation

Kohler Co.	Petrofac Limited	TUI Travel
KPMG International	Qantas	Tyco
L Brands	Quintiles East Asia Pte Ltd	Unilever
Lafarge Building Materials Ltd	RenRe	United Overseas Bank Limited
LMA	Rockwell Automation	University of Pennsylvania
LORD	Rothschild	URS
Lumos	Royal Bank of Scotland	Vantage Energy Services, Inc.
Mace Limited	Royal HaskoningDHV	Verify, Inc.
MasterCard	Saint-Gobain Corporation	Voith GmbH
McDermott International	Samsung Electronics Benelux BV	Wacker Chemie AG
Merrill Corporation	Sealed Air Corp	Weatherford
MicroVention, Inc.	Serco Australia	Weichert Workforce Mobility
Misys	Sia Partners UK PLC	Western Digital
Mitsui & Co Europe Plc	Siemens	Wipro Technologies
Monadelphous	Signature Relocation	WorleyParsons
MT Højgaard	SimCorp A/S	XL Group PLC
MUFG Union Bank	SITA UK Ltd	XLR8 Growth Ltd
NBCU	Skanska	Yahoo Europe
NCR Corporation	Solar Turbines Europe S.A.	Yara International ASA
Nemak Europe GmbH	Sony Music Entertainment UK Ltd	Yardi
Nestlé UK&I	State Street	Yazaki North America, Inc
Newmont Mining Corporation	Sudapet Co. Ltd.	Yum brands
Nike	SunGard	
NNE Pharmaplan	Swarovski	
Northrop Grumman	Teach For All	
Norton Rose Fulbright	Terex	
Ove Arup & Partners International Ltd	Tesco International Sourcing Ltd	
Oxfam GB	The Associated Press	
PAREXEL International	The Sage Group plc	
Parsons Brinckerhoff	Towers Watson	
Peabody Energy	Transfield Services	
Penspen	TripAdvisor	

Appendix B

Our survey sponsors

EQUUS software

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Expat4Cast is a web-based assignment cost estimate calculator that generates comprehensive assignment tax and social security costs in minutes.

PinPoint™ is our business traveller compliance tracking system and is designed to help companies and their employees stay in compliance for tax, immigration and legal purposes.

Equus was established in 1999 and has offices in Denver, Dallas and London. Equus works with more than 100 companies with over 200,000 globally mobile employees worldwide.

Contact: Vicki Marsh

T: +44 (0)203 540 6248 ext. 301

E: vicki.marsh@equusoft.com

W: www.equusoft.com

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Fragomen is widely recognized as the world's leading global corporate immigration services provider. The firm's exclusive focus on immigration counseling and services and strong global presence allow Fragomen to provide clients with high-quality innovative, sustainable and cost-effective worldwide immigration services. Fragomen has represented a broad range of companies, organizations and emerging businesses, utilizing a sophisticated, centralized, and high-touch service delivery model.

Founded in 1951 in the United States, Fragomen has developed into a truly global presence, with more than 40 offices in 18 countries across every region of the world. Today, they have more than 2,200 immigration professionals and support staff dedicated to anticipating and proactively meeting client needs. The firm's growth has been bolstered by its eye toward technological and strategic

solutions, hiring of creative problem-solvers, and focus on meeting clients on their terms.

Fragomen's innovative technologies and methodologies to optimize the value of its services are a cornerstone of its service excellence. By building teams of professionals to meet client needs, resources are focused on key issues such as government strategies and relations, global knowledge and professional practices. The firm also utilizes a proprietary case management and reporting tool to offer case processing efficiencies and management information reporting, and remains at the cutting edge of information sourcing and delivery techniques.

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Appendix B

Our survey sponsors



cutting through complexity

KPMG's Global Mobility Services practice is part of a network of professionals from KPMG member firms around the world. Aligning our thinking to your talent management objectives, we can support you with the planning and management of your international workforce.

Our global network of over 3,800 specialists supports more than 2,500 companies across 140 countries worldwide. The technology tools that we use along with the advice we provide helps to simplify business functions and reduces time spent on compliance, making the assignee experience more seamless.

Multinational companies need to have visibility into their employees' travel and activities, as well as an understanding of the risk and compliance implications of travel – both for the company and the individual. KPMG LINK Business Traveller can help track and assess business travel and can provide greater visibility and control in dealing with the compliance and risk aspects. Employees can conveniently

record travel and receive instant pre-travel instructions, either online or via their mobile device, enabling your business to address compliance issues on a timely basis or avert an issue before it happens.

Contact: Roger Koferl

T: +1 703-286-8556

E: rkoferl@kpmg.com

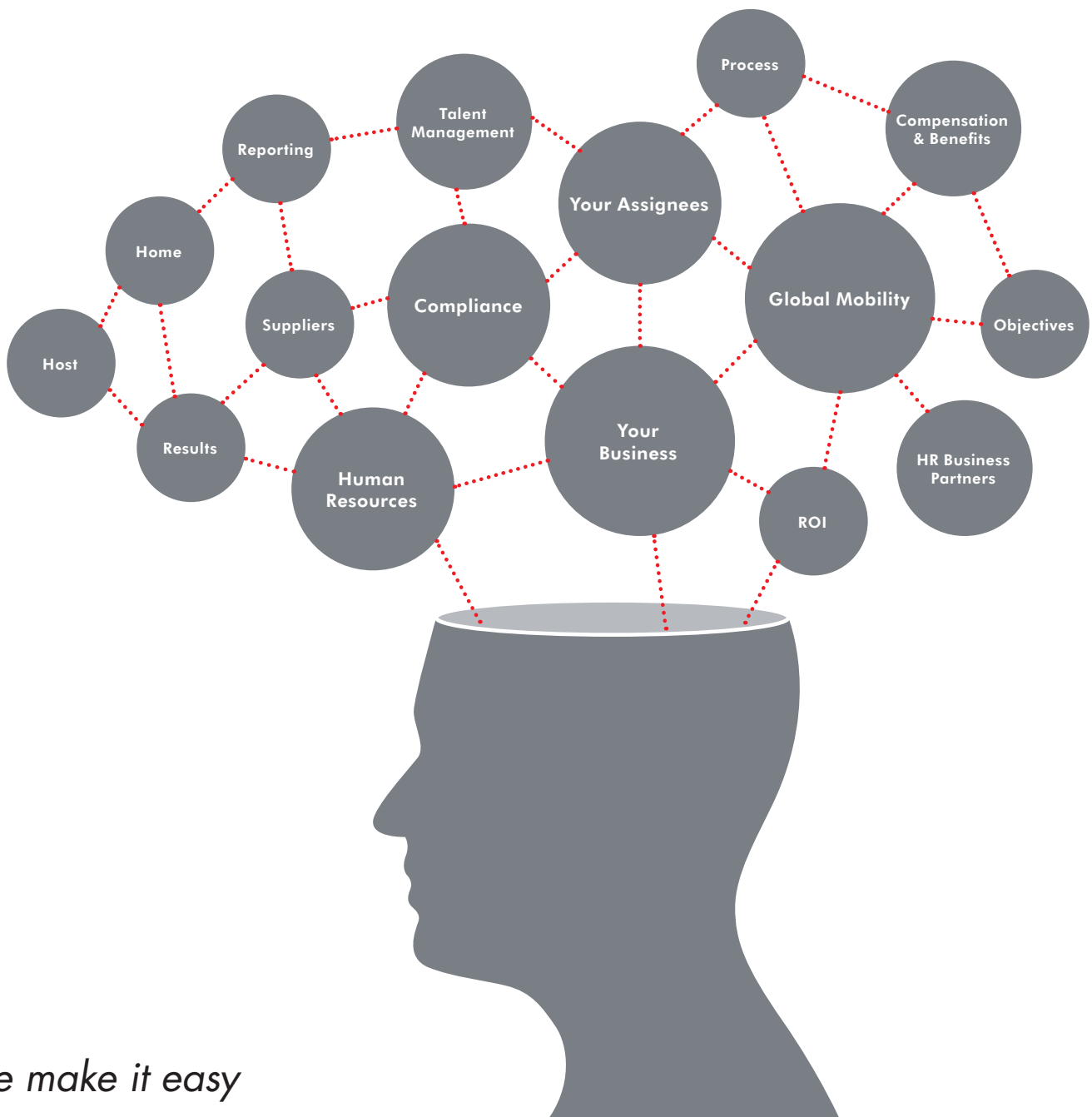


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A benchmark study from
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COMPLIANCE

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The Forum for Expatriate Management was founded in October 2008 by Brian Friedman. Formerly the chief executive officer of both Ernst & Young's and Arthur Andersen's human capital practices, Brian has worked in Global Mobility and Expatriate Management for over 30 years.

The Forum for Expatriate Management is both a virtual and real-time community of global mobility professionals from many of the world's leading organizations. Our membership profile includes senior HR professionals, global operations directors and executive leaders who manage the issues of international staff on a daily basis, plus selected service providers that bring expert advice, support and services to facilitate effective cross-border employment and living. The range of sectors covered is extensive, including pharmaceutical, finance, petrochemical, defense and retail; their issues and requirements for information are universal. Our members use the FEM website (www.totally-expatriate-management.com) and Twitter (@forumexpatmanagement) as an information and news portal as well as to network with their fellow professionals worldwide.

1 Introduction

This year's survey explores all aspects of business traveler compliance including tax, social security, immigration, tracking and personal safety. The research explores the questions asked by heads of global mobility functions across the world, making it a useful tool in reviewing your own business traveler policy



Welcome to the third in our annual series of Policy in Practice surveys. Having previously concentrated on long- and short-term assignments, this year's survey focuses on business travelers and short-term business visitors.

The management of business travelers can be problematic for global mobility practitioners and research is much-needed in this area. This year's survey explores all aspects of business traveler compliance including tax, social security, immigration compliance, tracking and personal safety. The groundbreaking benchmarking study explores some of the questions asked by heads of global mobility and other departments worldwide.

The Forum for Expatriate Management (FEM) aims to give our members the best possible solutions for the global mobility challenges they face. International business travel that is not classed as an assignment is often overlooked in terms of ownership and compliance. With an increasing number of organizations sending their employees

overseas, transparent and robust policies and procedures are more important than ever.

This study gives a new and valuable insight into existing policy, possible areas for review, the challenges faced and changes being made. It presents key information in relation to policy, responsibilities, tracking, compliance, risk exposure and safety.

We hope you find the survey a useful tool in reviewing your own business traveler policy and realize its importance in an ever-increasing global economy.

A full list of participating organizations is included in Appendix A on page 46.

Brian Friedman
The Forum for Expatriate Management
Spring 2015

2 Executive summary

204 organizations from a range of sectors completed the survey. Three quarters of participants work in the global mobility function – 85% of these are global mobility managers or more senior roles. Others include HR generalists and compensation and benefits specialists. 40% of organizations have more than 500 business travelers

Key findings of the survey

Policy

- Most participants define a business trip as a trip of less than a month or 30 days (45%) or a trip of less than three months or 90 days (36%).
- The vast majority say it is the line manager or business unit's responsibility to authorize business travel.
- In over three quarters of organizations, business travel policy requires booking through a central source.
- Roughly two thirds of organizations permit spouses or partners to accompany travelers but usually at no cost to the organization or only in specific situations.
- 29% of participants are aware of a current travel ban within their organization and the majority of these are in place to manage risk in certain locations.
- Organizations have a variety of policies in the event of an emergency. These most commonly include a crisis management team, monitoring and informing travelers of changing risk conditions and special communication channels.

Responsibilities

- For most organizations booking business travel is the responsibility of: the individual traveler (36%); an in-house travel department (27%); or an external travel supplier (26%).
- When it comes to visa compliance and tax and social security compliance, ownership and accountability is less clear among the participants, with a wider spread of alternatives.

7%

of participants believe their business travel records are very accurate

60%

of participants do not believe their checks are sufficient to ensure visa compliance in all cases

When participants are asked how their organization ensures employees travel on the appropriate visa only 36% have internal or external checks in place. 32% have no formal system and 29% place responsibility on the individual traveler

- In just under half of organizations, ultimate responsibility sits with either the individual traveler or global mobility team (weighted toward the individual traveler for visa compliance and global mobility for tax and social security compliance – the latter raising issues in terms of tracking).
- Half of participants believe the global mobility function should be responsible for both.
- Responsibility for tracking business travel was also unclear, with 14% saying no one is responsible or they do not know who is, and a wide range of options selected.
- Tracking responsibilities can be formal or informal, proactive or reactive.

Tracking business travel

- Only 59% of participants say they systematically track business travel (23% track all business travelers and 36% track some business travelers). A further 36% do not believe they have a systematic approach to tracking.
- The approach and resources involved vary considerably between organizations.
- One third of those who track travel do not use software. A fifth use their own internal software and the remainder rely on external systems.
- 26% of the same participants believe their records are poor or extremely poor. 7% believe their records are very accurate. 55% believe they are adequate.
- Just over half are aware of where all business travelers are at any given time and two thirds believe that they can be contacted easily in the event of an emergency.

Compliance

Immigration and visas

- When participants are asked how their organization ensures all employees travel on the appropriate visa, there is a fairly even split between having no formal system in place, internal or external checks and placing responsibility on the individual traveler.
- The majority (60%) do not believe their checks are sufficient to ensure compliance in all cases. 21% believe their checks are sufficient. 45% of organizations have experienced rare or occasional incidents of refused entry or deportation.

Tax and social security

- Roughly one third of organizations do not monitor compliance for tax and social security. 52% use an internal or external tracking system or supplier.

Safety

- Over three quarters of organizations have a preferred provider for personal security and/or medical emergency services. The most commonly mentioned provider is International SOS.
- Over half of organizations do not provide any personal security training.
- 14% of organizations have been subject to a safety incident in the past 12 months.

Risk exposure

- 57% of participants believe that duty of care to business travelers is a medium to high priority within their organization.

Participants refer to challenges including: differing regional policies and procedures; ownership and accountability; educating the business and employees on risks and requirements; employees not utilizing central services; employees not informing relevant personnel and maintaining contact; buy-in from senior managers and complexity

- 86% believe their organization is exposed to a level of risk in relation to business travel. 48% believe this is a medium to high level of risk.
- The majority of risk relates to tax and social security and immigration compliance.
- Better tracking is felt to be a key issue in terms of minimizing risk.
- 71% confirm that senior managers are aware of exposure to risk but only half are taking action now or in the near future.
- The majority feel that financial penalties and reputational and business risk are the most significant implications of non-compliance.

Challenges and changes

- Unprompted, some participants refer to challenges including: regional policies and procedures; ownership and accountability; educating the business and employees on risks and requirements; employees not utilizing central services; employees not informing relevant personnel and maintaining contact; buy-in from senior managers and complexity.
- A number of participants identify key changes being made in their organization including: reviewing policy; assessing risk; implementing new systems; and, in some cases, significant changes in organizational structure.

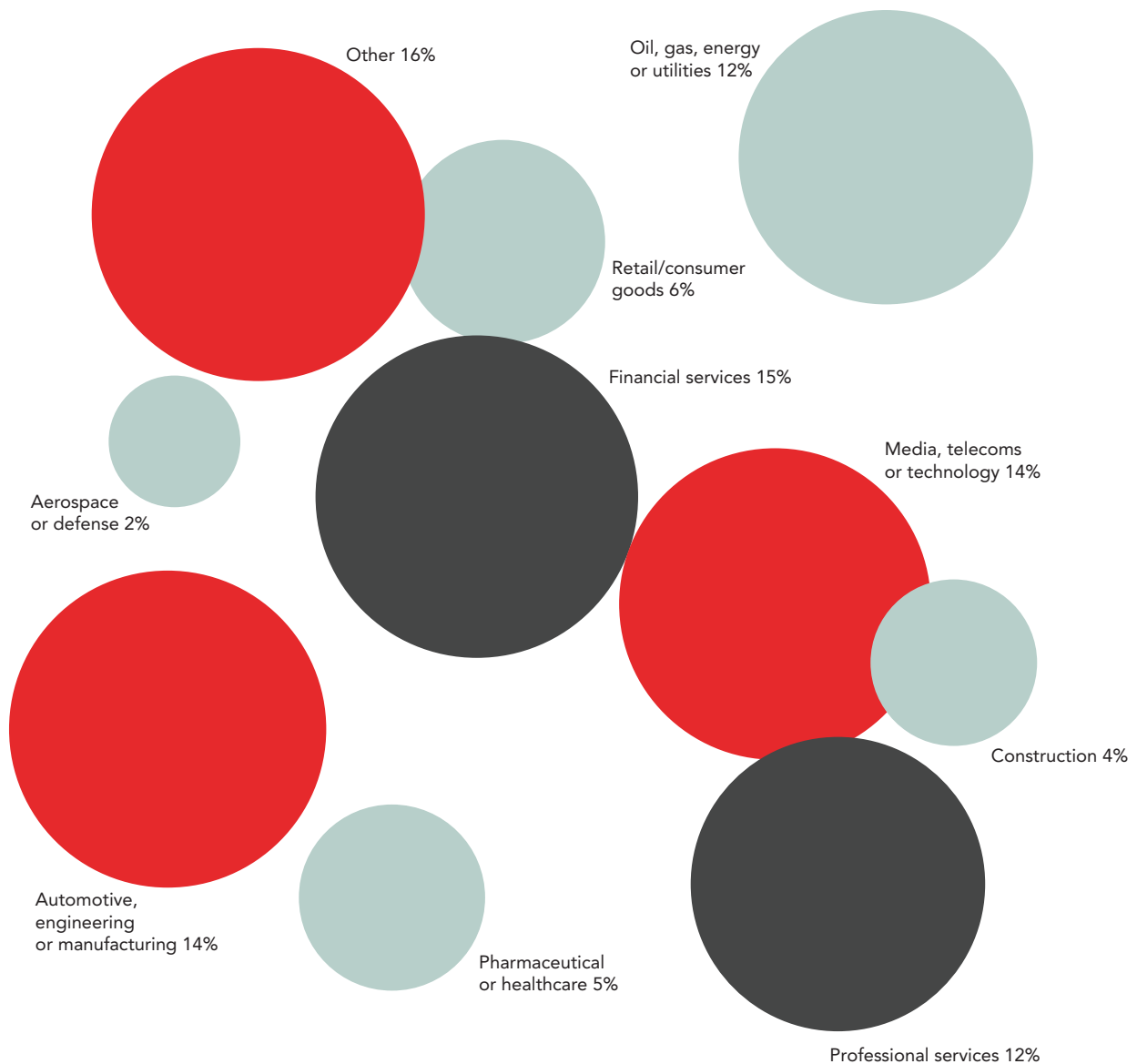
86%

of participants believe their organization is exposed to risk in relation to business travel

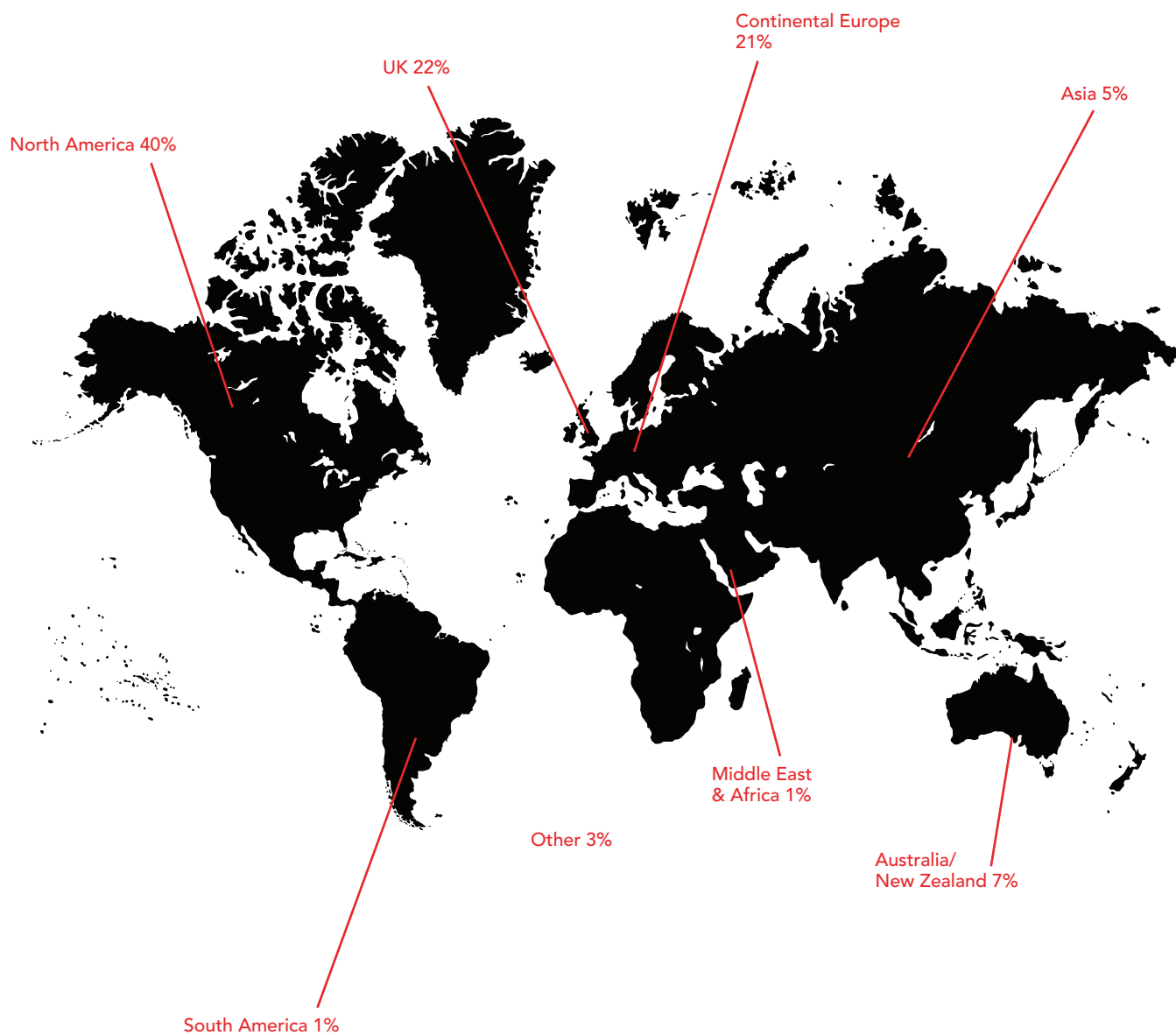
3 Participant demographics

This section sets out the demographics of the survey population. It includes industry sector, headquarter location, number of business travelers and the job role of participants

Breakdown of survey participants by industry sector

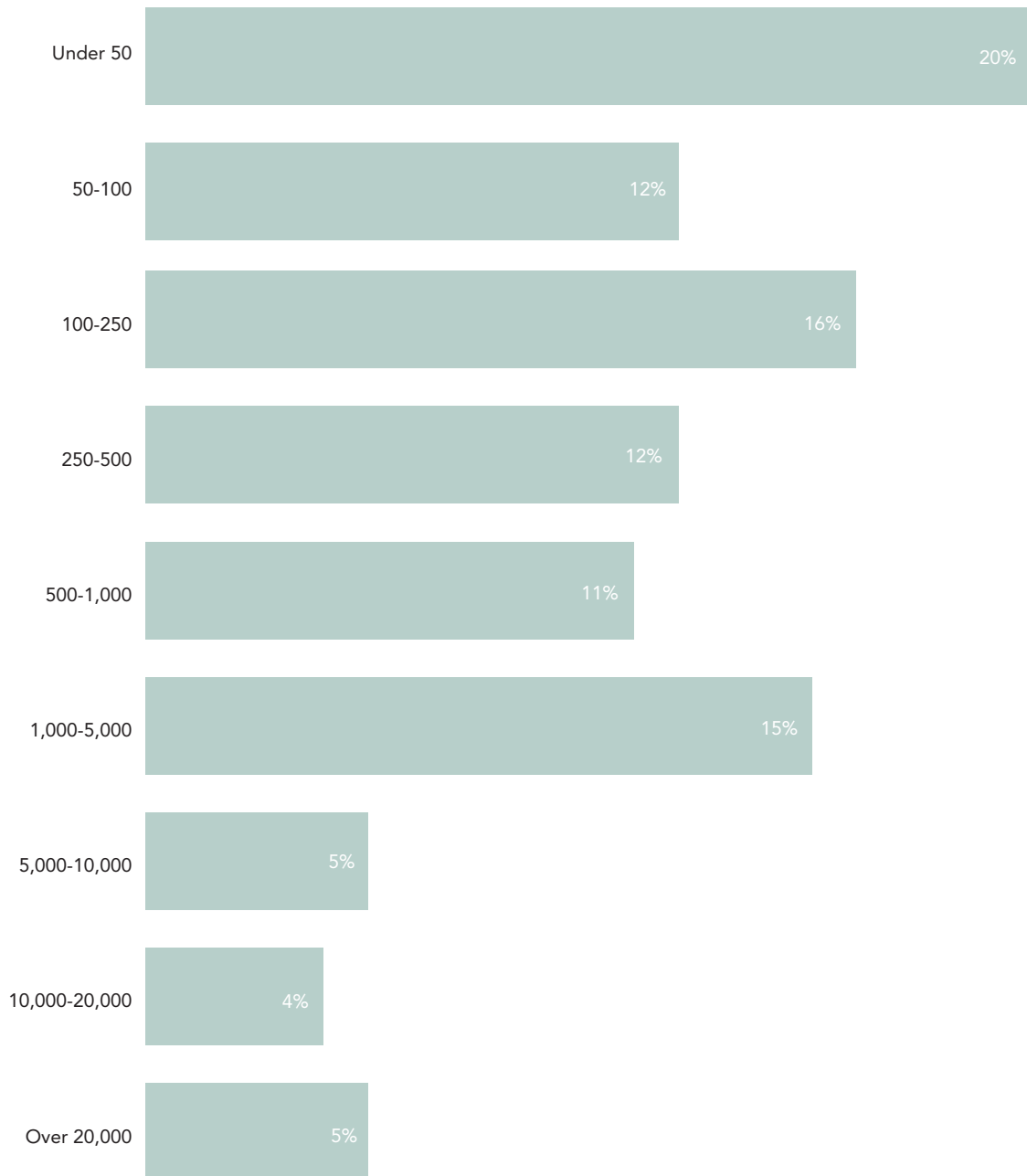


Breakdown of survey participants by headquarter location



Breakdown of survey participants by number of business travelers

Number of travelers

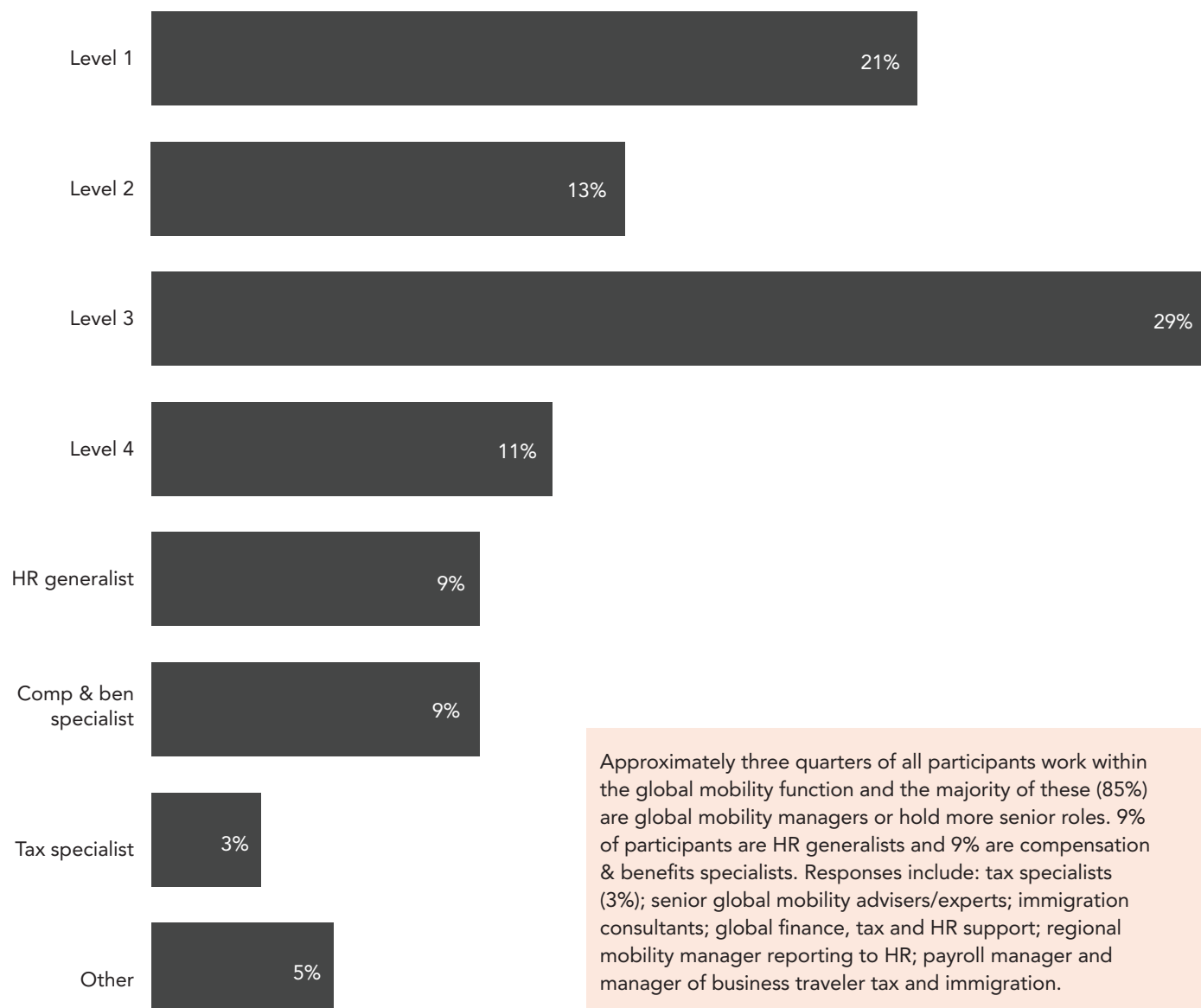


40% of organizations have more than 500 business travelers and 60% have fewer than 500. 20% have fewer than 50 business travelers and 29% have more than 1,000. For these purposes a business traveler is defined as any employee who undertakes overseas business trips which in aggregate exceed 30 days.

Job roles of participants

Survey participants were asked to confirm their job role based on the following categories:

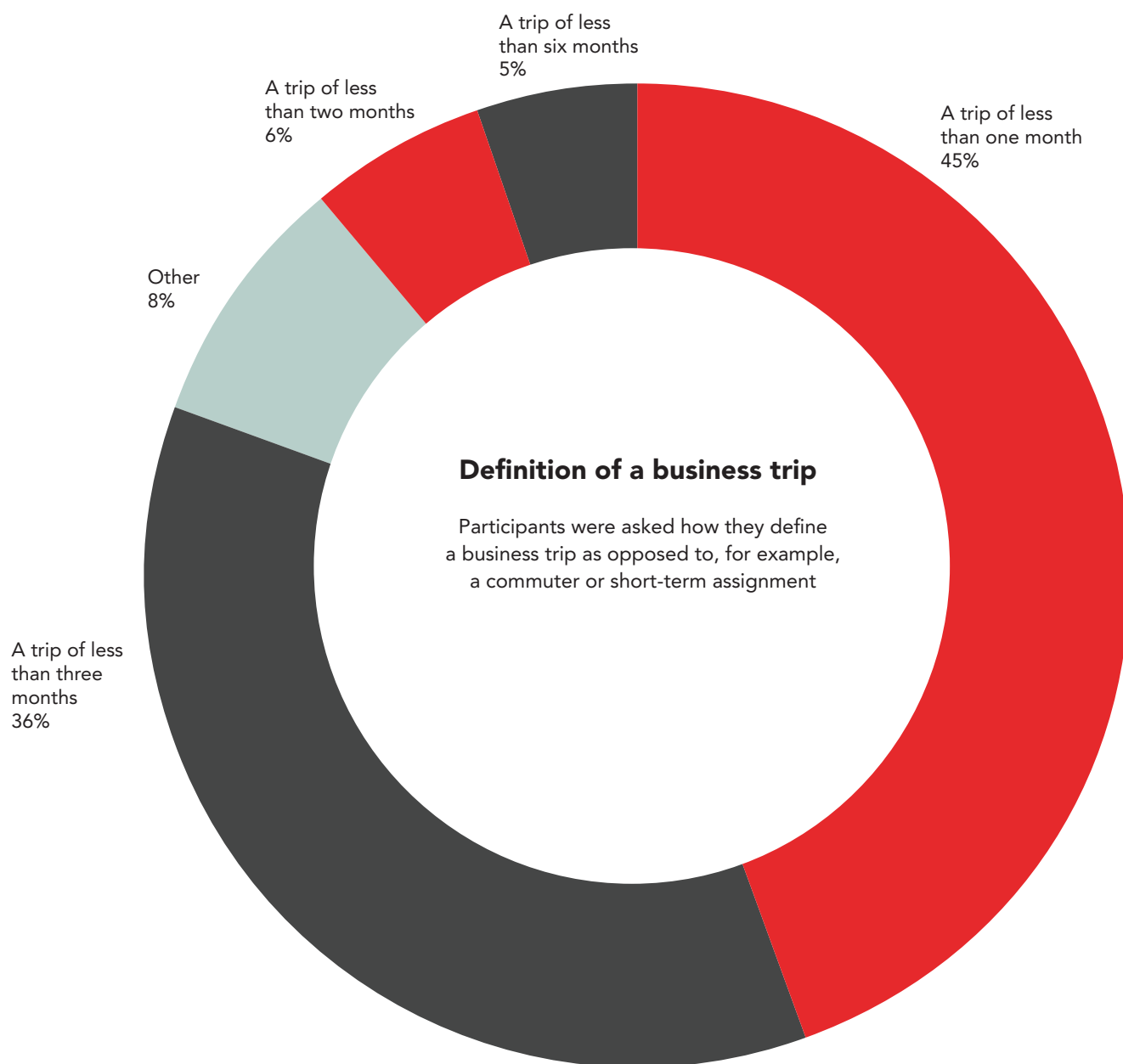
- Level 1: global head of global mobility
- Level 2: regional/country head of global mobility
- Level 3: global mobility manager reporting to global or regional head
- Level 4: global mobility assistant reporting to global mobility manager
- HR generalist
- Compensation & benefits specialist
- Other



Approximately three quarters of all participants work within the global mobility function and the majority of these (85%) are global mobility managers or hold more senior roles. 9% of participants are HR generalists and 9% are compensation & benefits specialists. Responses include: tax specialists (3%); senior global mobility advisers/experts; immigration consultants; global finance, tax and HR support; regional mobility manager reporting to HR; payroll manager and manager of business traveler tax and immigration.

4 Policy

This section explores international business travel policy. It considers the definition of a business trip, current policy on authorizing business trips, booking business trips, spouses accompanying travelers and any travel bans in place



45% of the survey population define a business trip as a trip of less than a month or 30 days. A further 36% defined it as a trip of less than three months or 90 days. Smaller numbers specify less than two months/60 days (6%) or less than six months (5%).

8% of participants give an alternative answer. These were typically either

shorter timescales (for example, not more than a week, less than two weeks), in between (four to six weeks) or longer timescales (every trip up to one year).

In some cases the definition is not time-related. For example:

- Based on taxability in the host location
- Defined by the goal of the trip

- Dependent on the tax risks and the structure of the client contract
- Sporadic travel that is not project related
- Cross-border travel that is not documented as an assignment
- Depending on the country, the visa that is required and the nature of the work

Policy on authorizing business travel

Line manager/business unit	88%
In-house travel department	4%
External supplier	1%
Individual traveler	3%
Global mobility function	5%
Human resources	2%
Don't know	2%
Other	5%

Participants were asked who is responsible for authorizing business travel. The vast majority (88%) say it is the responsibility of the line manager or business unit to authorize business travel. Those participants who selected 'other' specify senior staff (for example CEO, COO, MD), finance and multiple stakeholders. 6% of participants say the responsibility for authorizing business travel is shared.

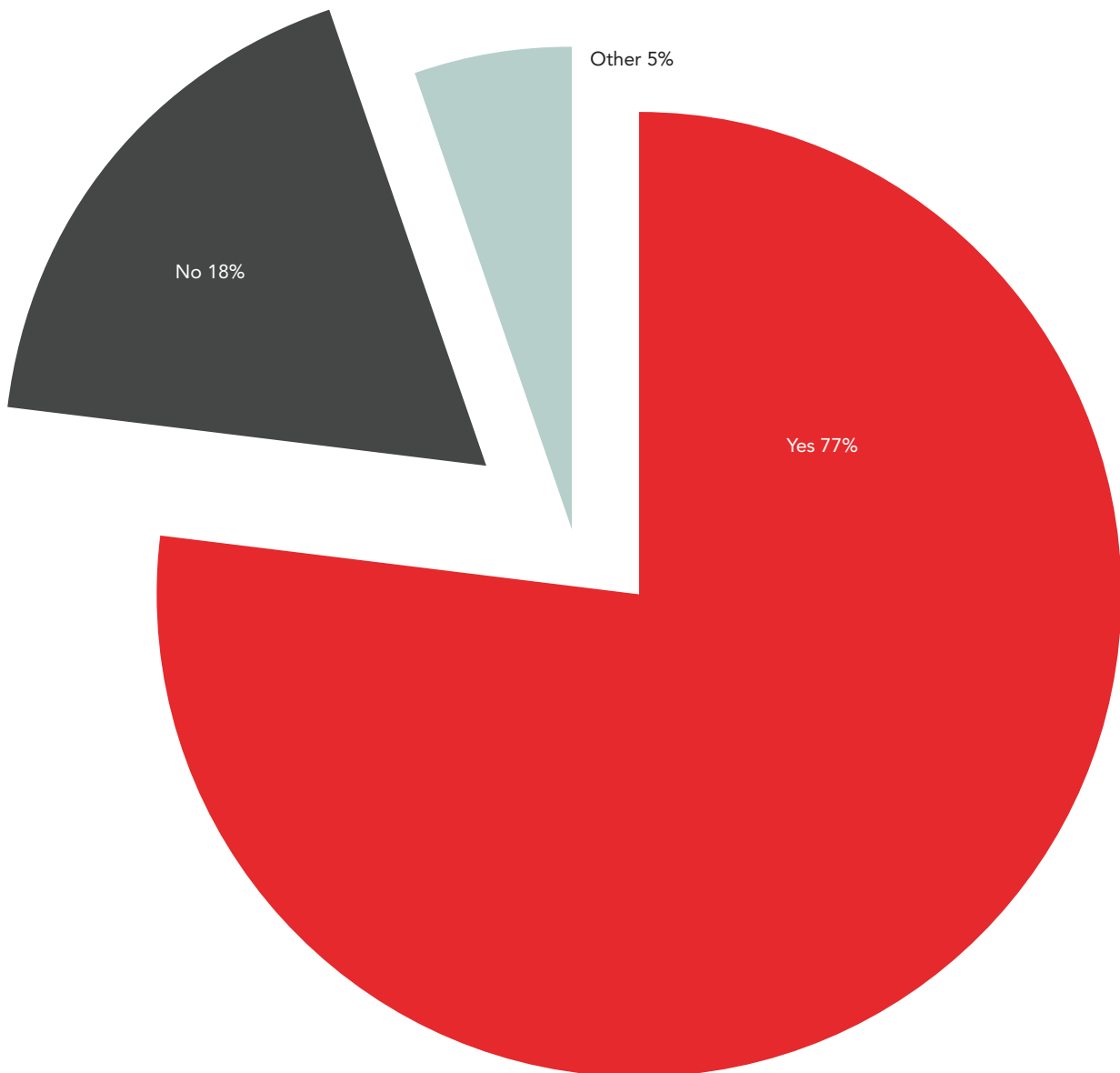
Policy on booking business travel

In most cases (77%) it is the organization's policy for business travel to be booked through a central source (for example through a preferred provider or travel department).

18% of organizations do not have this requirement. An alternative answer is given by 5% of participants. Most of these answers include an element of centralization with

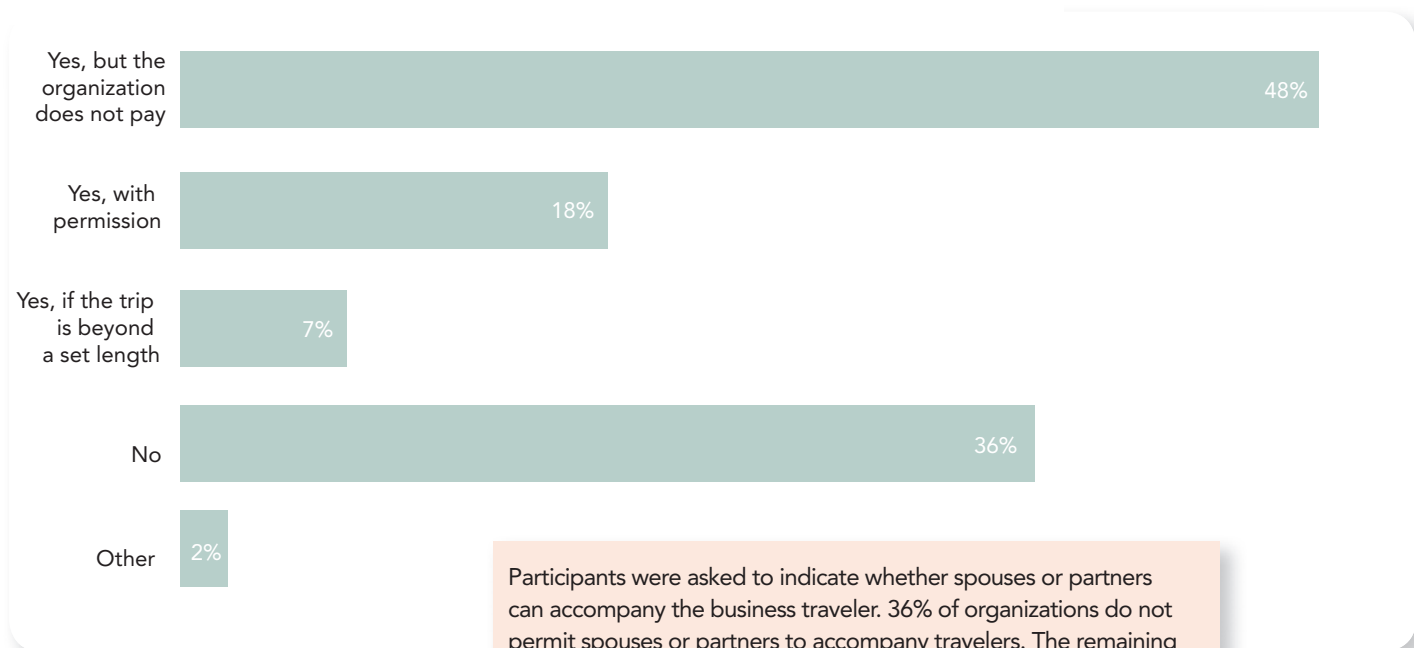
a variety of service providers or different policies depending on location. In one case centralization is in the process of being introduced in the organization.

Do all business trips have to be booked centrally?



Policy on spouses/partners accompanying business travelers

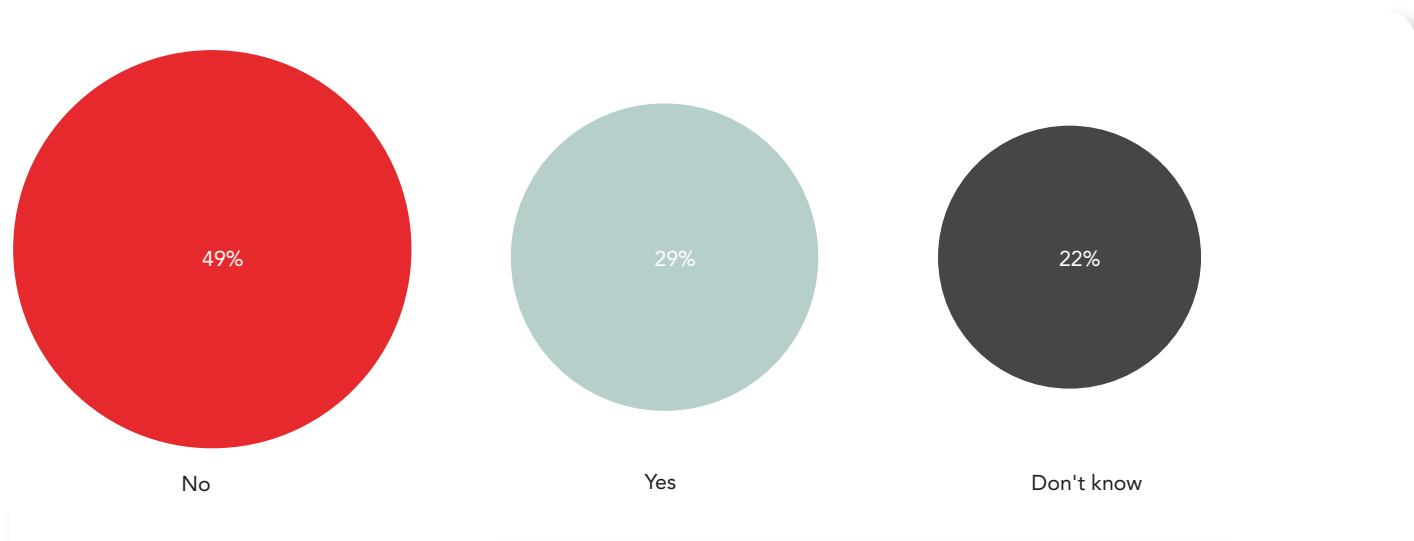
Can spouses or partners accompany the business traveler?



Participants were asked to indicate whether spouses or partners can accompany the business traveler. 36% of organizations do not permit spouses or partners to accompany travelers. The remaining organizations do allow spouses or partners to accompany travelers in certain situations or on certain terms (for example at no cost to the organization). 9% of participants chose multiple options.

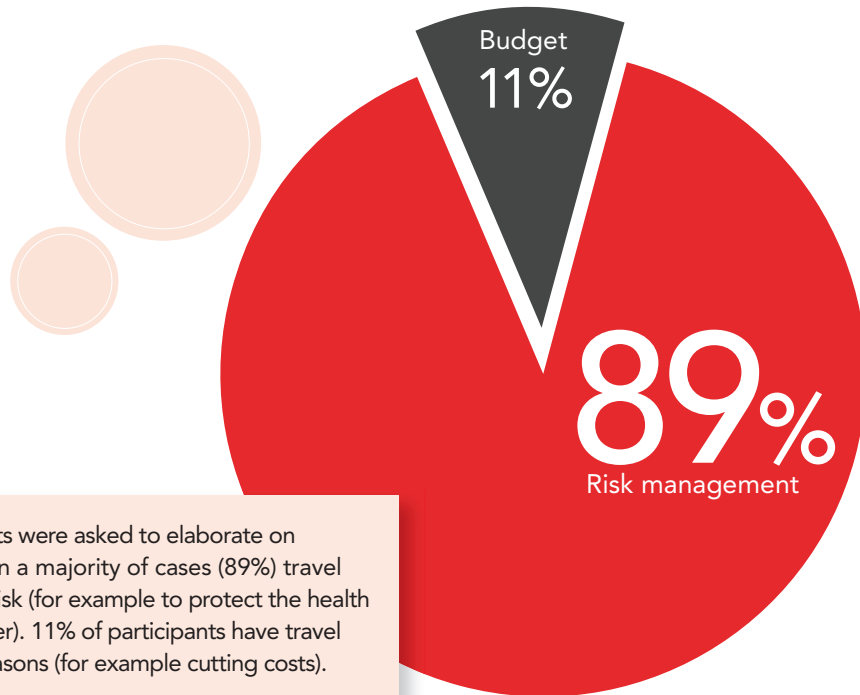
Current travel bans

Does your organization have any travel plans in place?



When asked if their organization currently has a travel ban in place, nearly half (49%) of the survey population say no, 29% say yes and 22% do not know.

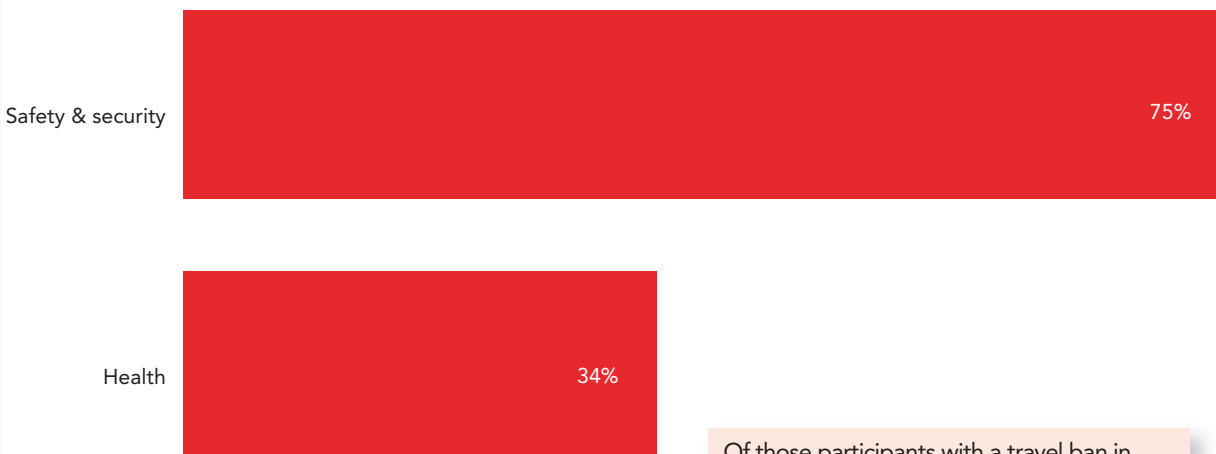
Reason for travel bans



Without prompting, participants were asked to elaborate on why travel bans are in place. In a majority of cases (89%) travel bans are imposed to manage risk (for example to protect the health and safety of a potential traveler). 11% of participants have travel bans in place for budgeting reasons (for example cutting costs).

Travel bans for risk management

Risk management



Of those participants with a travel ban in place to manage risk, 75% make reference to safety and security as an issue and 10% of these specify war risk or terrorist activity. 34% refer to health risk and a high proportion of these (53%) specify Ebola.

Policy for business travelers in an emergency

When asked their policy for business travelers in the event of an emergency, participants give multiple answers.

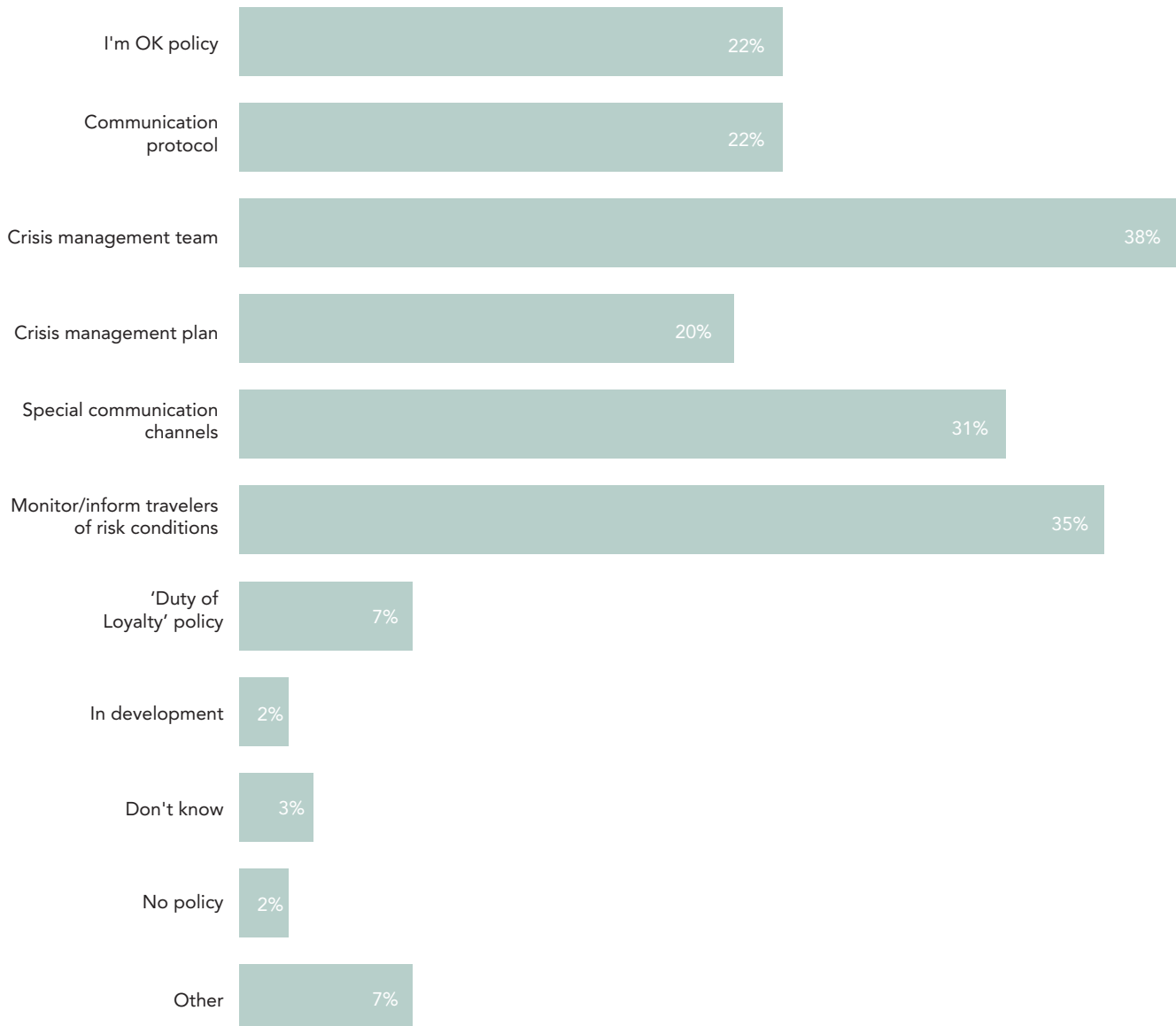
38% have a crisis management team, 35% monitor and inform travelers of changing risk conditions when traveling and 31% have special communication channels for traveling

employees (for example an emergency hotline). 22% have an 'I'm OK policy' (ie employees are responsible for checking in with their team in the event of an emergency) and the same number have an established communication protocol. 20% have a crisis management plan in place.

Only 7% have a 'Duty of Loyalty' policy among employees (for example, a written policy that requires employees to avoid potentially dangerous situations).

Other policies for an emergency include an informal process, local escalation plan and reference to external service providers.

What is your policy for travelers in the event of an emergency?

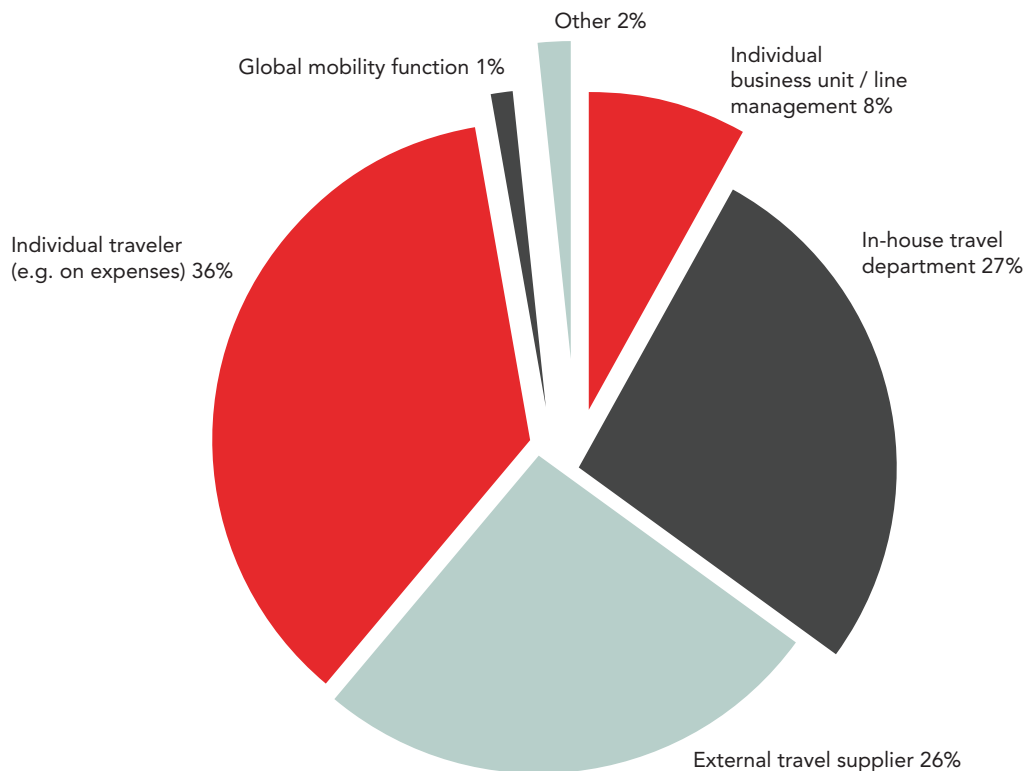


5 Responsibilities

This section of the study identifies those responsible for the various elements of international business travel including booking, visa compliance, tax and social security, and tracking travelers. Participants were also given the opportunity to express their personal views on who should take primary responsibility for tax, social security and immigration compliance for business travelers

Primary responsibility for booking business travel

Who is primarily responsible for booking international business travel?



For 89% of participants, booking is the responsibility of either the individual traveler (36%), an in-house travel department (27%) or an external travel supplier (26%). In 8% of cases the individual business unit or line management takes responsibility for booking. In only 1% of cases booking falls within the global mobility function. Other responses indicate a variation within organizations depending on location.

Ultimate responsibility for business travel visa compliance

When asked who is ultimately responsible for visa compliance, participants give a mixed response.

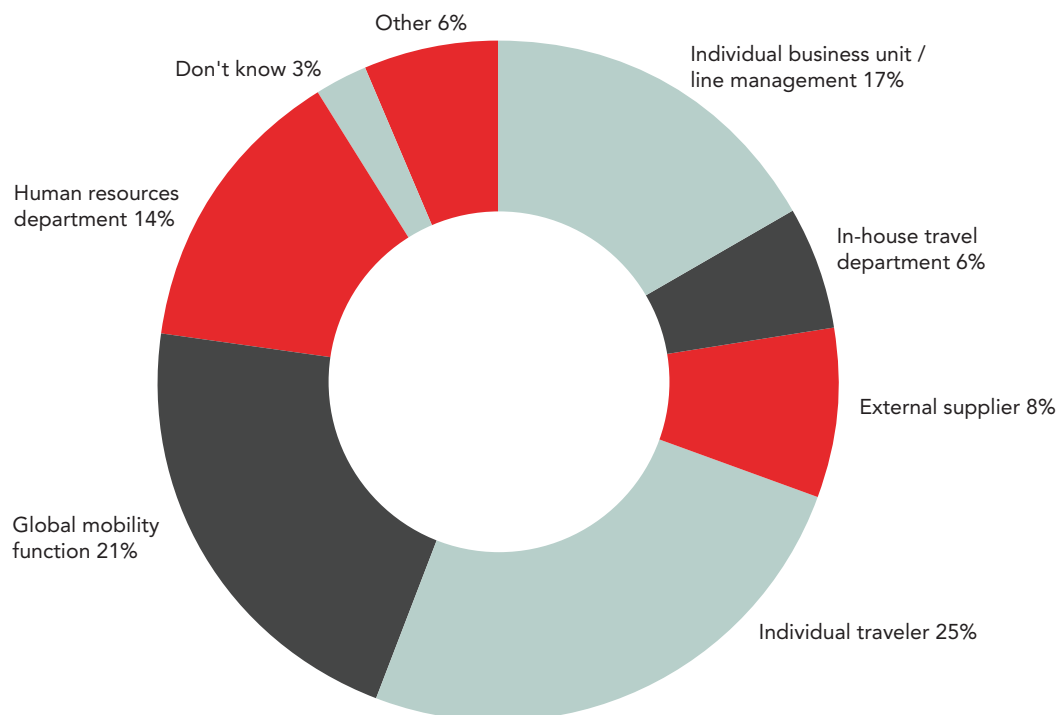
In a quarter of cases the individual traveler has responsibility for visa compliance. 21% indicate responsibility sits with the global mobility function, 17% say the individual business unit is

responsible and 14% believe the HR department takes ultimate responsibility.

A smaller number specify an alternative department. 6% point toward their in-house travel department, 8% an external travel supplier and 3% do not know who is ultimately responsible.

Other options, representing 6% of respondents, include: a combination of the individual traveler and another department; variations depending on home location; external lawyers; legal team; HR (but only if notified); a dedicated cross-border travel support team; immigration services; and the reward function. 0% say it is the payroll function's responsibility.

Who is ultimately responsible for visa compliance?



Ultimate responsibility for business travel tax and social security

Participants give a mixed response when asked who is ultimately responsible for international business travel tax and social security. The individual traveler is less likely to be responsible for tax and social security (9%) than visa compliance. The global mobility function is responsible for tax and social security compliance in over 35% of organizations, although a number of these participants identify issues in terms of tracking.

Comments include:
"To the extent we know of them through self-identification, through the HR adviser or through timesheet reports."

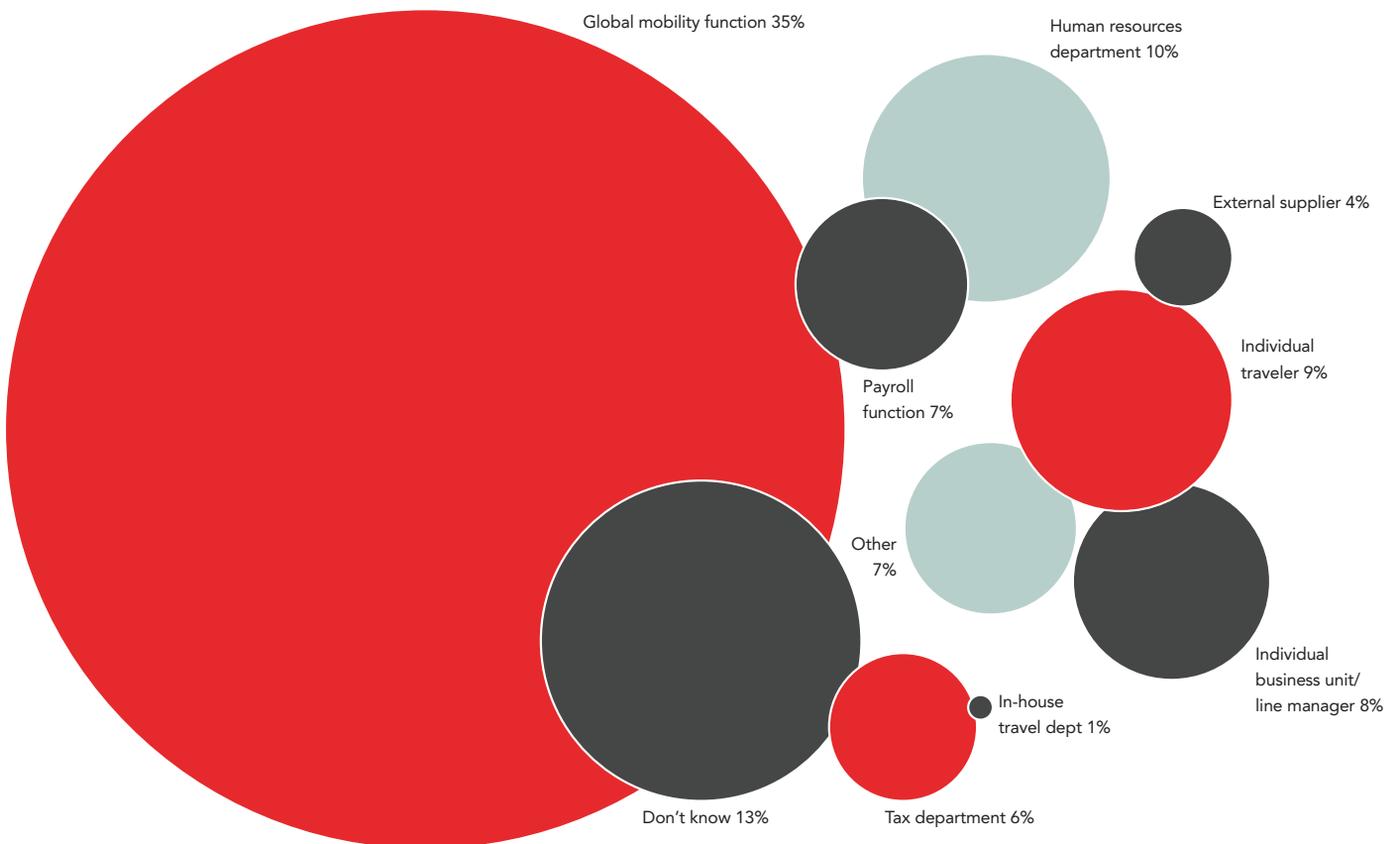
"When determined to be applicable it falls under global mobility; but due to no official tracking – a bit grey."

"Global mobility is responsible where we know about it – if not, no one is."

"For expatriates, the global mobility function is responsible. For short term travelers, it is not tracked."

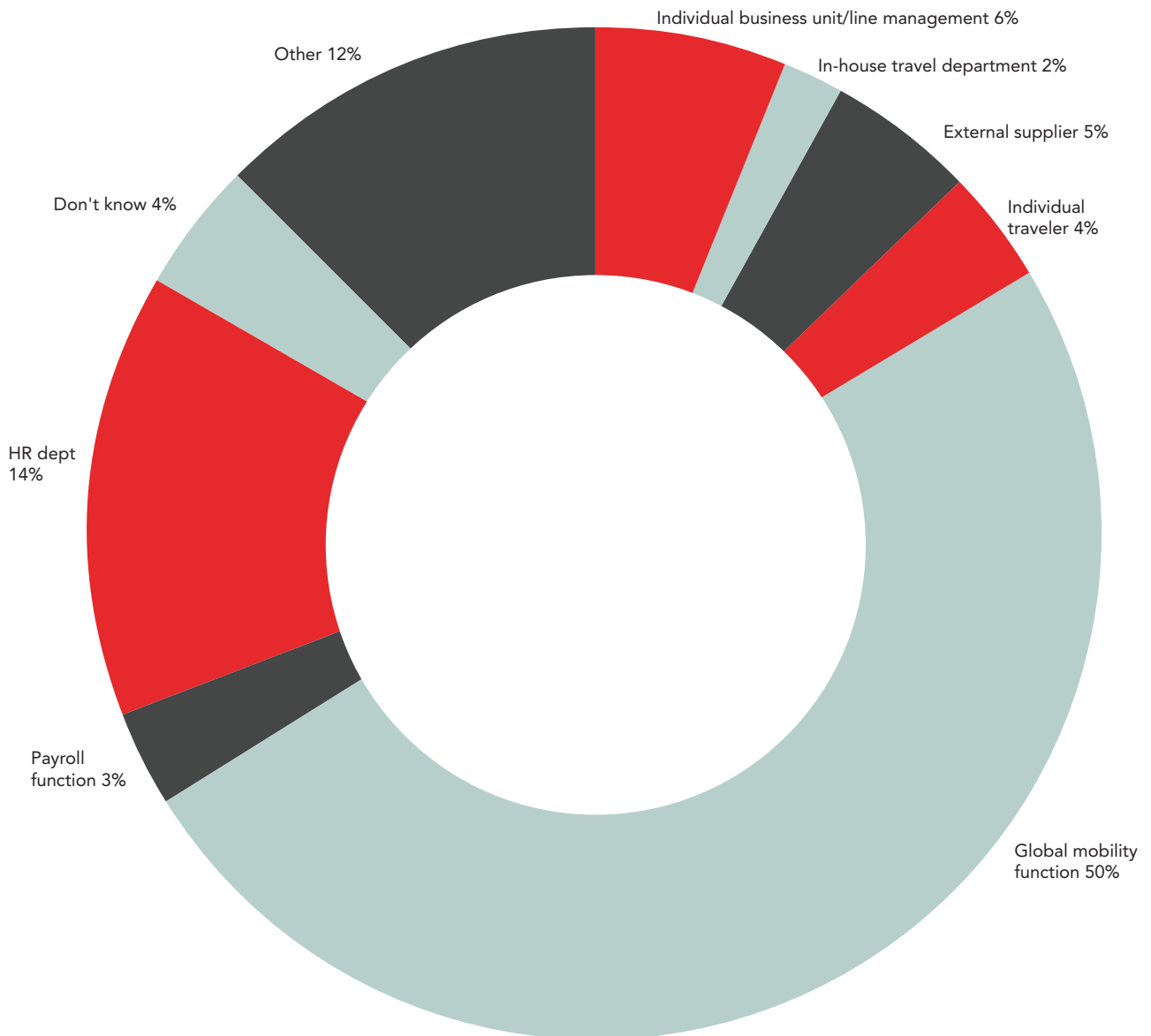
Interestingly, the second highest proportion (13%) do not know who is responsible for tax and social security compliance for business travelers. Just over one half of organizations identify a range of different people and departments and 9% name the tax department as an alternative option.

Who is ultimately responsible for international business travel tax and social security compliance?



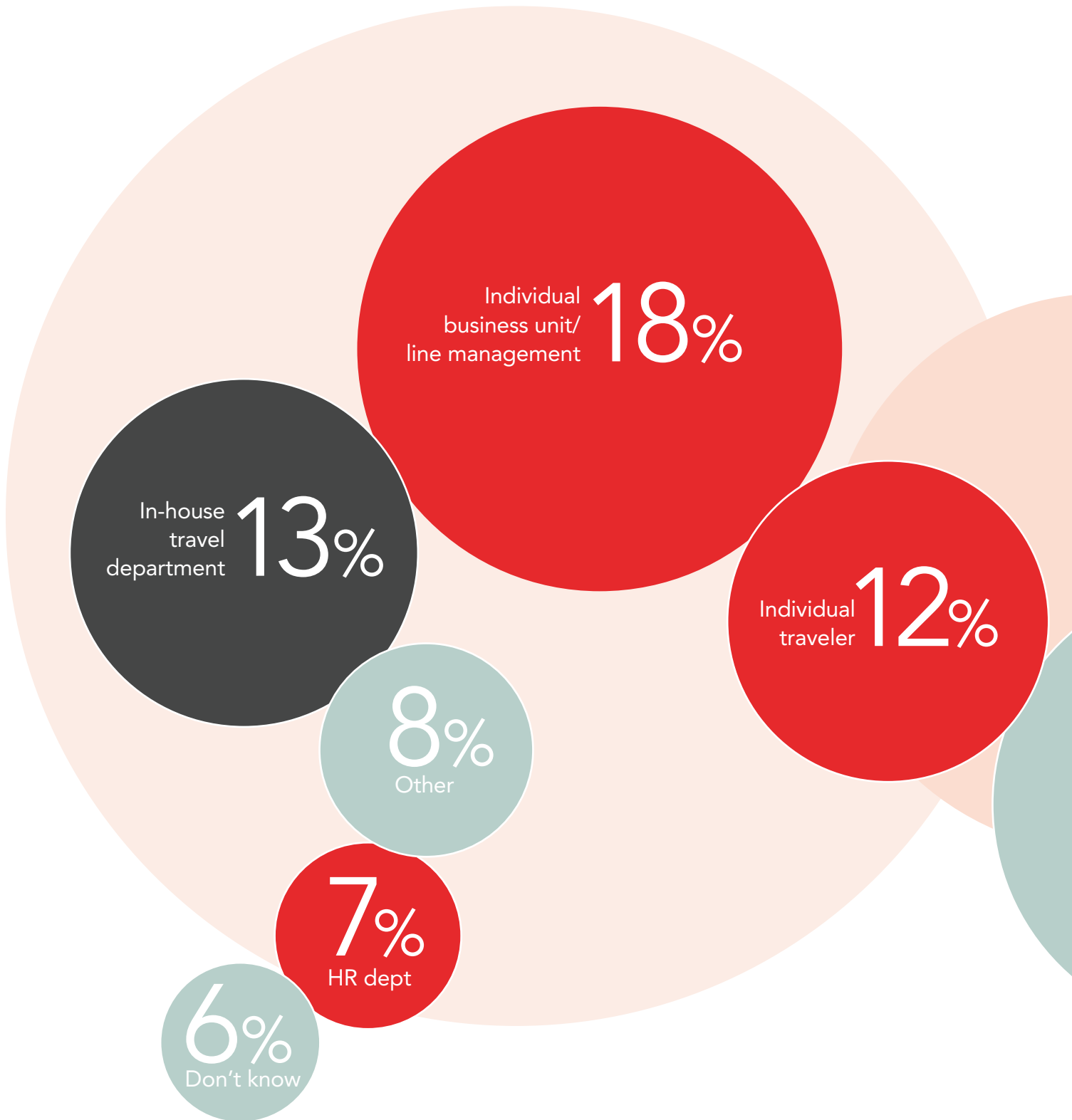
Participants' opinions

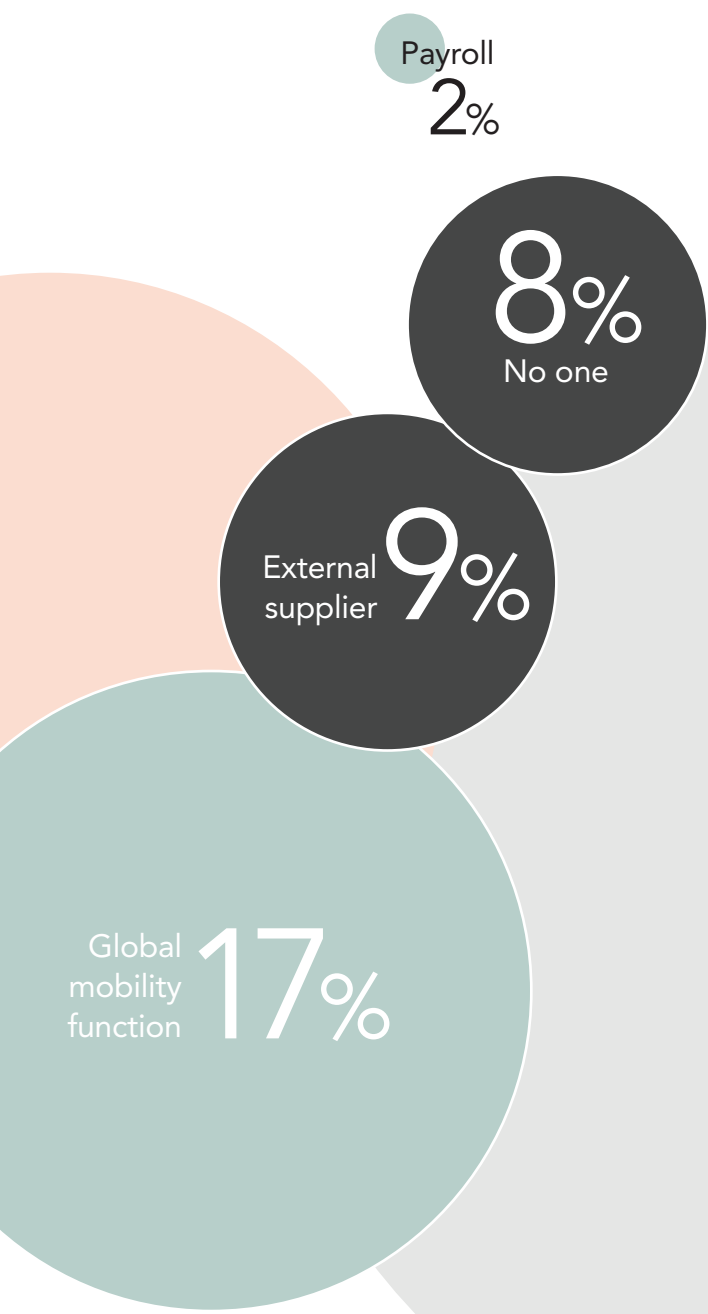
In your opinion which department(s) should take primary responsibility for tax, social security and immigration compliance?



Exactly one half of survey participants say that the global mobility function should take primary responsibility for tax, social security and immigration compliance. 14% say that the responsibility should sit within the human resources team and 12% give an alternative response (of which three quarters include differing combinations of departments). The remaining 24% of responses are split between: individual business unit (6%); in-house travel department (2%); external supplier (5%); individual traveler (4%); and payroll function (3%). 4% of participants do not know.

Who is primarily responsible for tracking international business travel?





As some of the participants identified earlier, the ability to track business travel accurately within an organization has an impact on compliance and other issues (such as safety – covered later in this report, page 34). The next section looks at tracking in more detail (page 24). In this section we identify those within the organization who are currently primarily responsible for tracking business travel.

In the survey, organizations identify a wide variety of people or departments responsible for tracking. Similar numbers of participants point to the individual business unit/line management (18%) and the global mobility function (17%). This is followed closely by the in-house travel department (13%), individual traveler (12%), an external supplier (9%) and then the HR department (7%). 8% say no one is currently responsible for tracking business travel and 6% do not know.

8% specify an alternative, indicating either a different department (such as tax or finance) or a combination of departments. Some state that those responsible varies between countries.

Comments give a deeper insight into the different types or levels of tracking – for some it is informal and/or reactive: **“It is an informal process by tax/HR/finance.”**

“In most instances global mobility either takes it or takes on the responsibility when we identify an issue.”

“Only retroactive tracking of travel through expense reports.”

Others are actively reviewing the situation: **“Currently managed by global mobility but likely to go to corp tax/finance.”**

“No tracking at this time except for the new tool in the UK.”

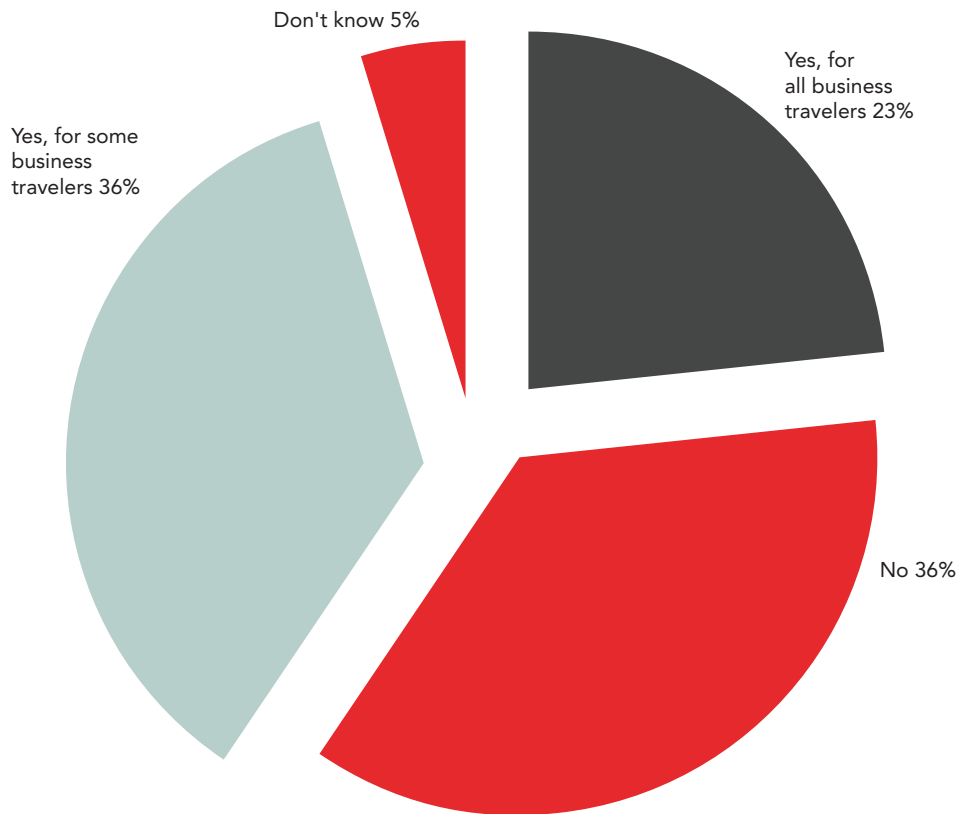
“It is under discussion – as of today no tracking!”

6 Tracking business travel

This section looks at the issue of tracking business travel in more detail. Having identified the range of people potentially responsible for tracking in the previous section, this section explores the level of adoption of a systematic approach to tracking. It considers how organizations that have adopted this approach implemented it and the systems/providers they used. Participants also commented on the accuracy of their systems

Systematic tracking of business travel

Does your organization systematically track business travel?



The survey population was asked if their organization systematically tracks business travel (ie dates and time spent in different locations for tax, immigration compliance and/or personal safety reasons). 59% of participants say yes (23% track all business travelers and 36% track some business travelers). A further 36% do not believe they have a systematic approach to tracking business travel and 5% do not know.

Approach to tracking business travel

Those who indicated they track business travel were asked how their tracking is done. 53% use a travel department (29% via their internal travel department and 24% via an external travel provider). 19% rely on the business unit/line manager and 15% confirm tracking is done by the HR department. 9% use an external security provider, 6% an internal system and 5% the global mobility function. 5% refer to an external system (for example through their tax provider). Only 17% of

participants who answered this question indicate a combination of the options. 13% of those who track business travel specify an alternative approach, either used in isolation or in combination with another option. Again these comments raise some interesting points:

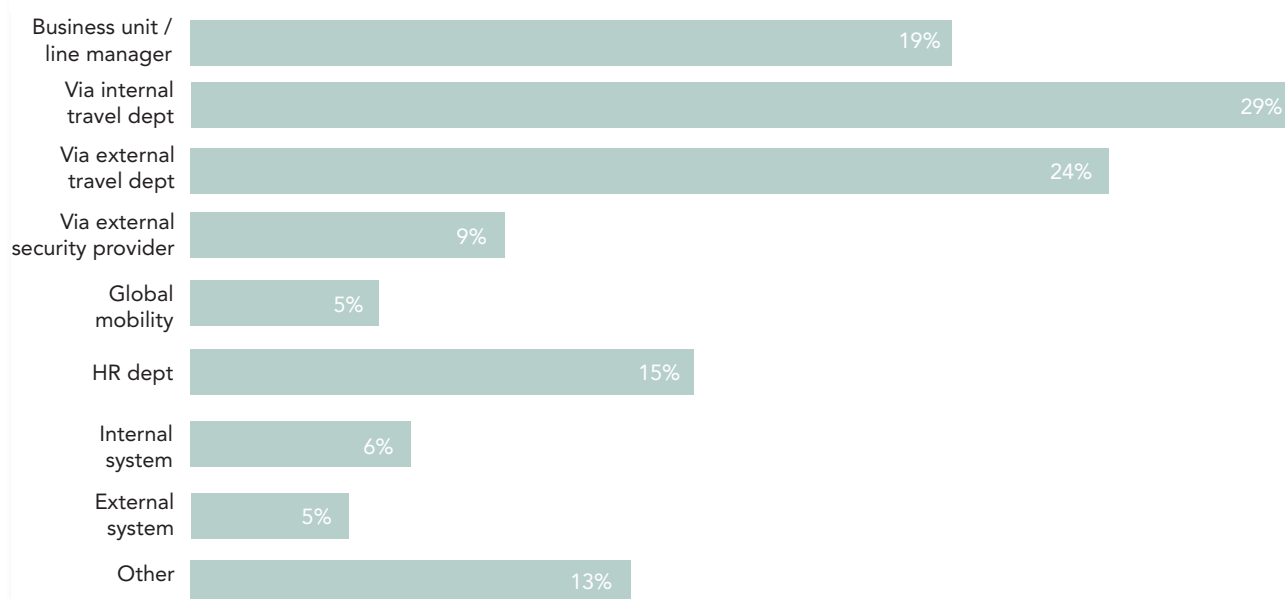
- Variations in the purpose and level of tracking: **"We only track for emergency safety purposes not for tax, and social security compliance."**

- Different methods of collating information: **"Manually"; "Excel spreadsheets"; "Bespoke software."**

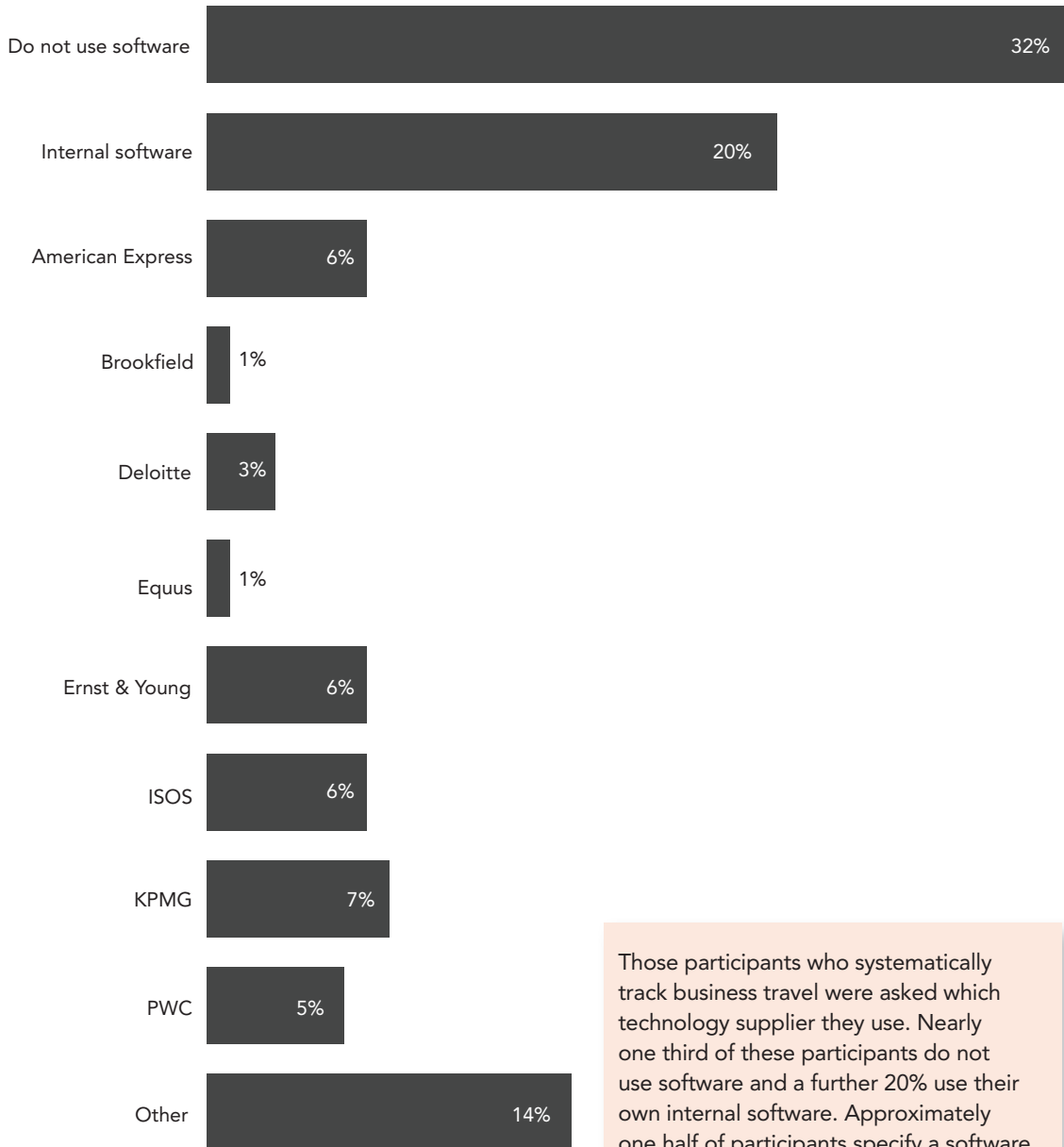
- Central or regional approach: **"Approach varies by country. Some have central dedicated system."**

- Levels of satisfaction/imminent changes: **"We are in the process of working with our central travel booking function to co-ordinate a program."**

How do you track business travel?



Which technology supplier do you use to track business travelers?



Those participants who systematically track business travel were asked which technology supplier they use. Nearly one third of these participants do not use software and a further 20% use their own internal software. Approximately one half of participants specify a software provider as outlined in the chart. Other technology used by 14% of respondents includes Carleson Travel, Fragomen, Concur, Oracle, BCD, iJet, CWL, Tramada, travel agents systems not known to the respondent, excel spreadsheets and an organization in the middle of upgrading from Excel to ISOS.

Accuracy of tracking

Those who indicated they tracked business travel were asked their opinion on the accuracy of their tracking systems. 7% say their records are very accurate. 55% say they are adequate. 26% say their records are poor or extremely poor and 7% do not know. 5% of participants who systematically track business travel select other and their reasons give an insight

into some of the existing issues:

"Very accurate for the data, though that is dependent on employee compliance with reporting."

"Where the system is linked to our travel service, tracking is great. Where it isn't, the individual traveler is expected to manually update and,

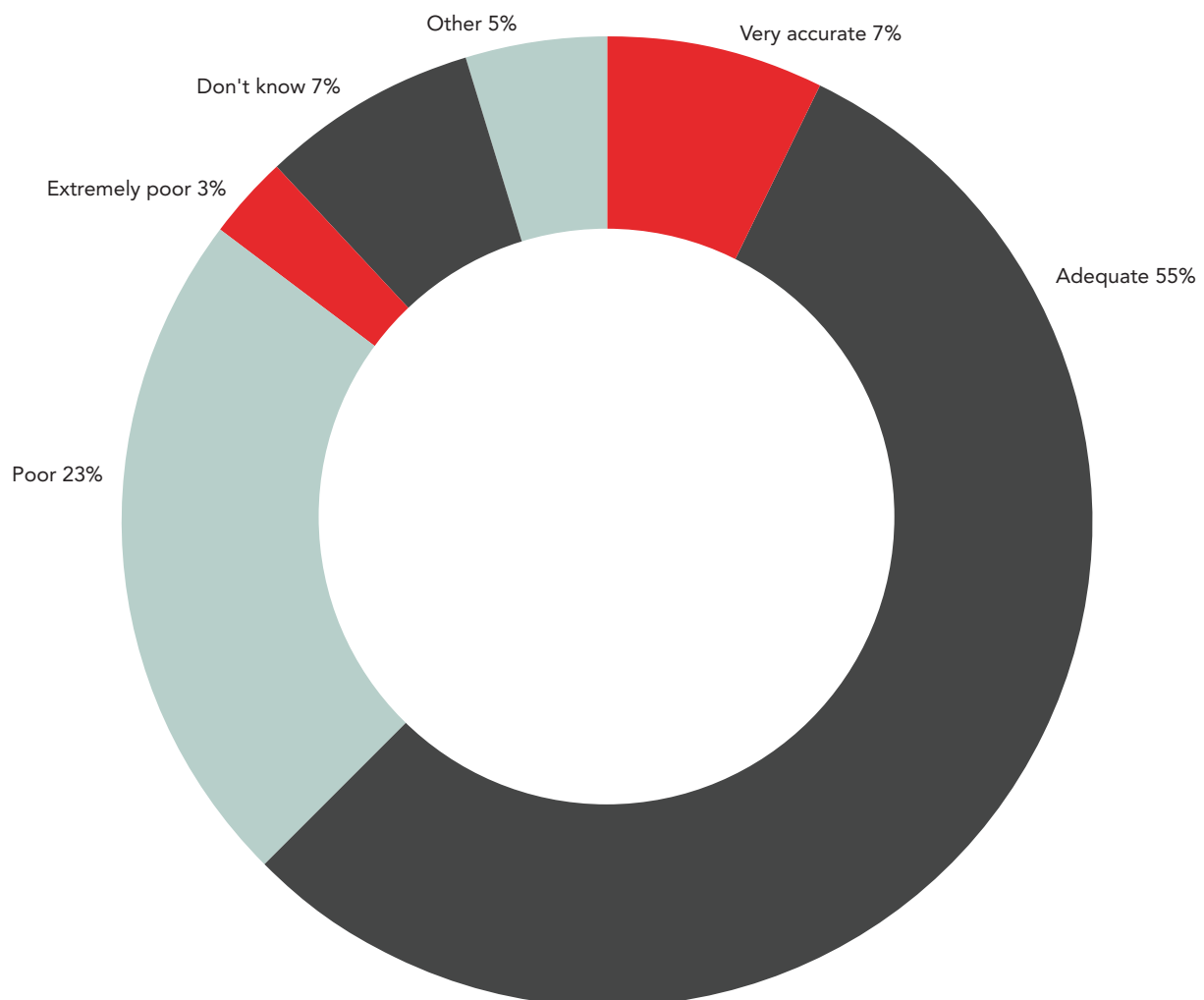
in these cases, accuracy is suspect."

"We just started doing this a few months ago, so still assessing data."

"Visibility on Americas-based travelers is good, but our visibility for EMEA and APAC is lacking."

"The system needs improvement."

How accurate are your records for tracking business travelers?



Locating business travelers

The same group was asked if their organization knows where all business travelers are at any given time. 52% are aware. 31% are not and 9% do not know. 8% give an alternative response of yes but with caveats.

Examples include:

"In theory yes, in practice it is very difficult to achieve a 100% accurate picture."

"Yes for all countries using global travel provider (90%), no for others."

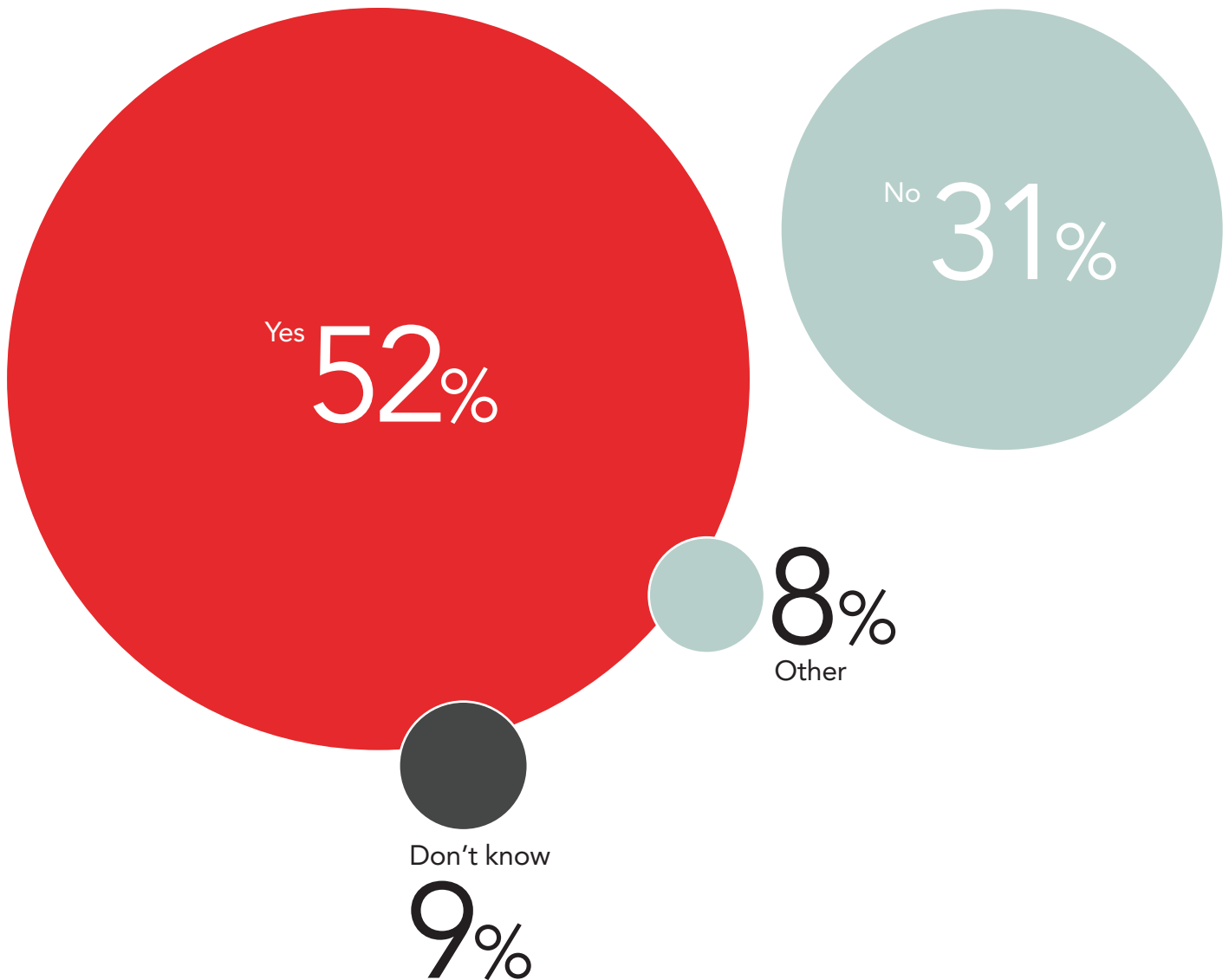
"Yes, for Americas-based travelers, not so for EMEA and APAC."

"Yes, assuming the travel has been booked through our travel provider."

"Cannot guarantee all, but we know the vast majority."

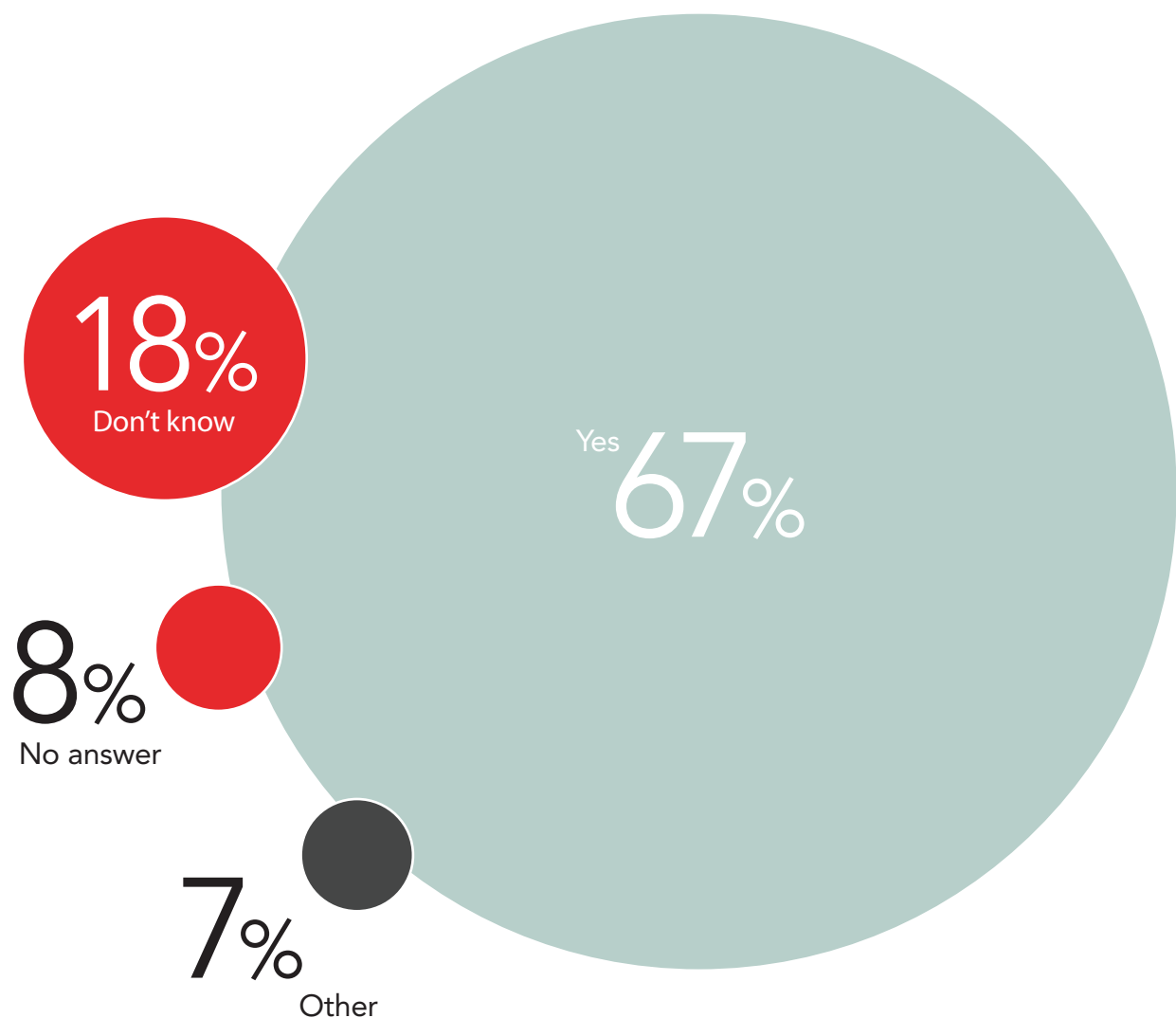
"We have the potential to track all travelers (from a security point of view)."

Does your organization know where all business travelers are at any given time?



Contacting business travelers in an emergency

In the event of an emergency would your organization be able to contact travelers easily?



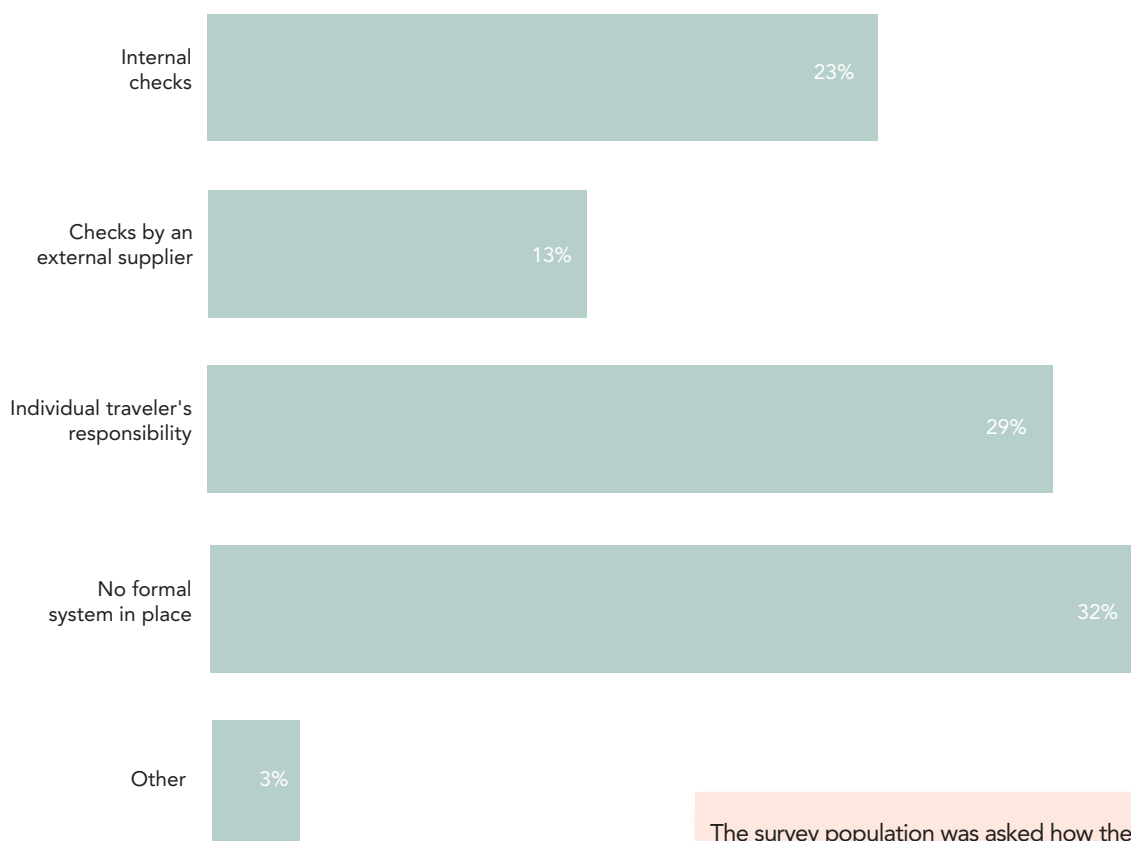
Participants who track their business travelers were asked if they would be able to contact travelers easily in the event of an emergency. 67% believed that business travelers could be contacted easily. 8% confirmed they would not be able to contact travelers easily, 18% did not know and 7% gave an alternative response. Examples of these included: "In theory, but the past has shown us our employee records are not as up-to-date as they should be." "Nothing such as this is easy, but we know what country, city and hotel the employee is staying at and can work through our disaster program from there." "Yes, but we can only answer this question from a London branch perspective."

7 Compliance

This section considers the issue of compliance. It looks at how organizations currently ensure compliance and whether participants believe this is sufficient

Monitoring and ensuring visa compliance

How does your organization ensure all employees are traveling on the appropriate visa?



The survey population was asked how their organization ensures all employees are traveling on the appropriate visa. 36% have checks in place which are either carried out internally (23%) or by an external supplier (13%). 29% of organizations indicate that it is the traveler's responsibility to ensure visa compliance and 32% do not have any formal system in place. 3% give a combination of answers or are unsure.

Adequacy of visa compliance checks

The survey sought participants' opinions on whether these checks are sufficient to ensure compliance in all cases.

The majority (60%) do not believe that these checks are sufficient to ensure compliance in all cases. 21% believe

their checks are sufficient and 14% do not know. Other comments include:

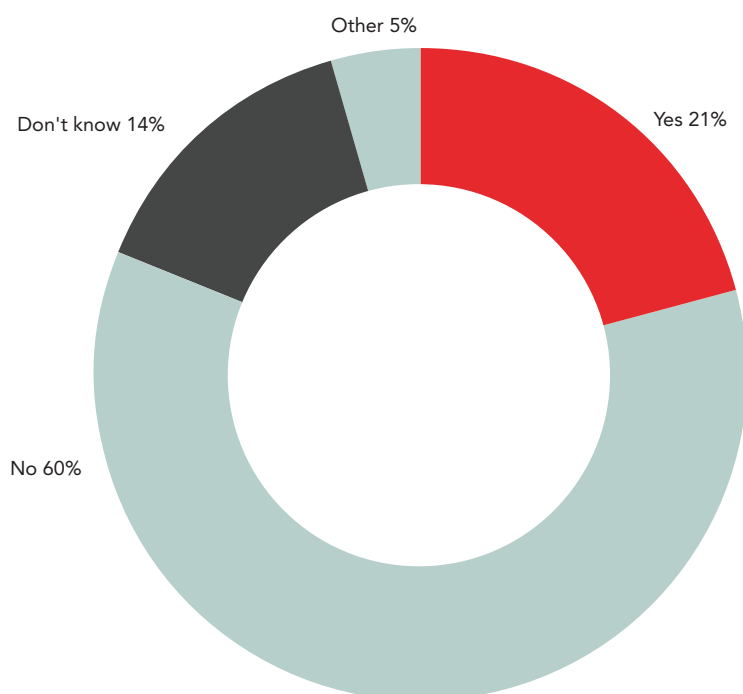
"The turn-around time for external review is too long."

"There are limitations as it would

be very manual to ensure all employees are complaint based on the number of travelers."

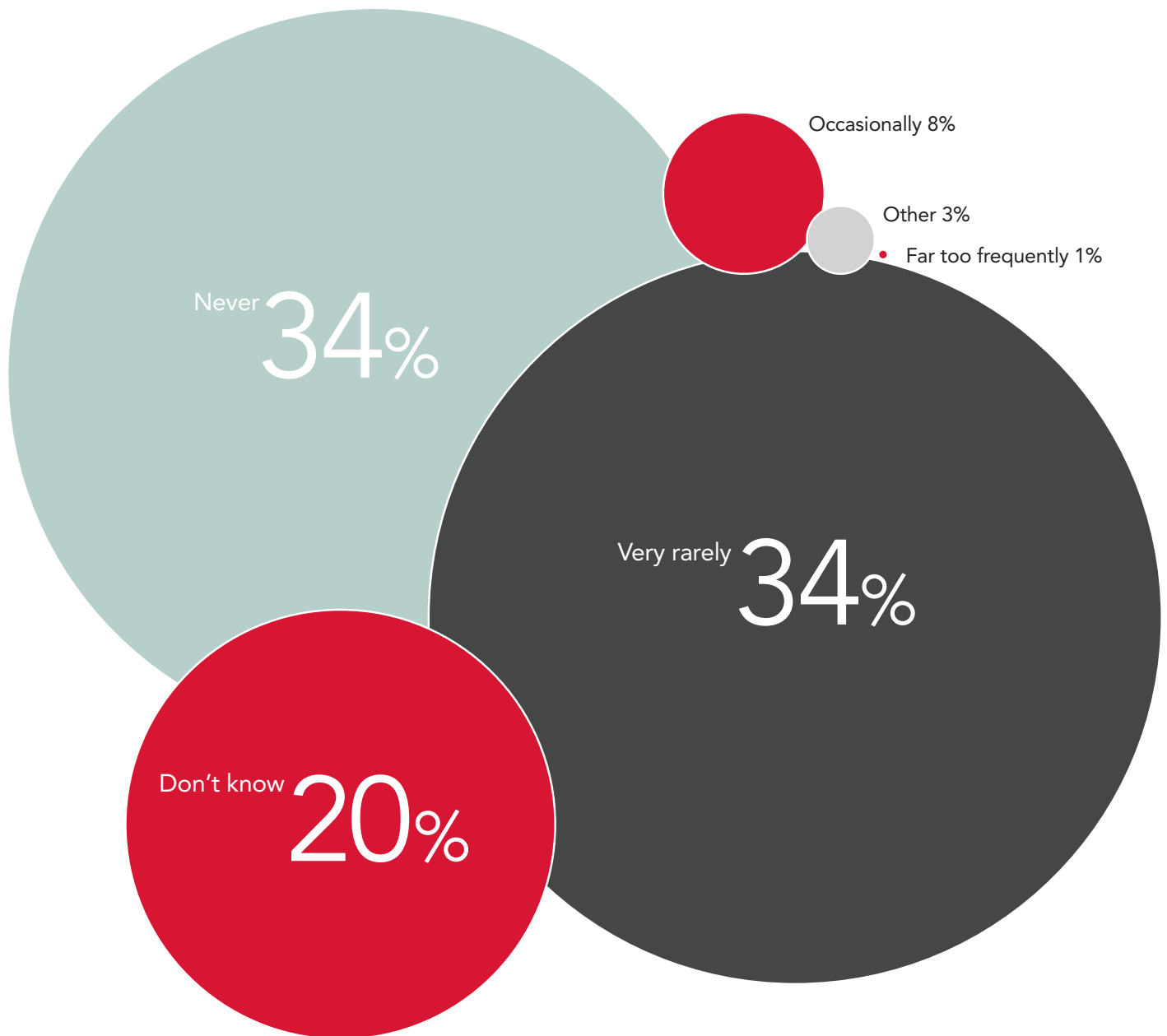
"Yes – although I do have my concerns that some business visas should actually be work permits."

In your opinion are the checks sufficient to ensure compliance in all cases?



Experience of refused entry or deportation for non-compliance

Have any employees at your organization ever been refused entry or deported for non-compliance?



Participants were asked if any employees at their organization have ever been refused entry or deported for non-compliance. Just over one third indicate never. A total of 42% specify very rarely or occasionally, with a further 3% identifying isolated incidents. 1% feel this has happened far too frequently and 20% do not know.

Monitoring and ensuring tax and social security compliance

We asked participants how their organization monitors business travel for tax and social security compliance.

Similar to visa compliance, roughly one third of organizations do not monitor compliance for tax and social security. 36% of participants use an internal tracking system and 16% rely on an

external tracking system or supplier (5% give multiple answers combining the two). 15% of participants do not know and 10% give an alternative answer, including the following examples:

"Informal tracking between HR/tax/payroll."

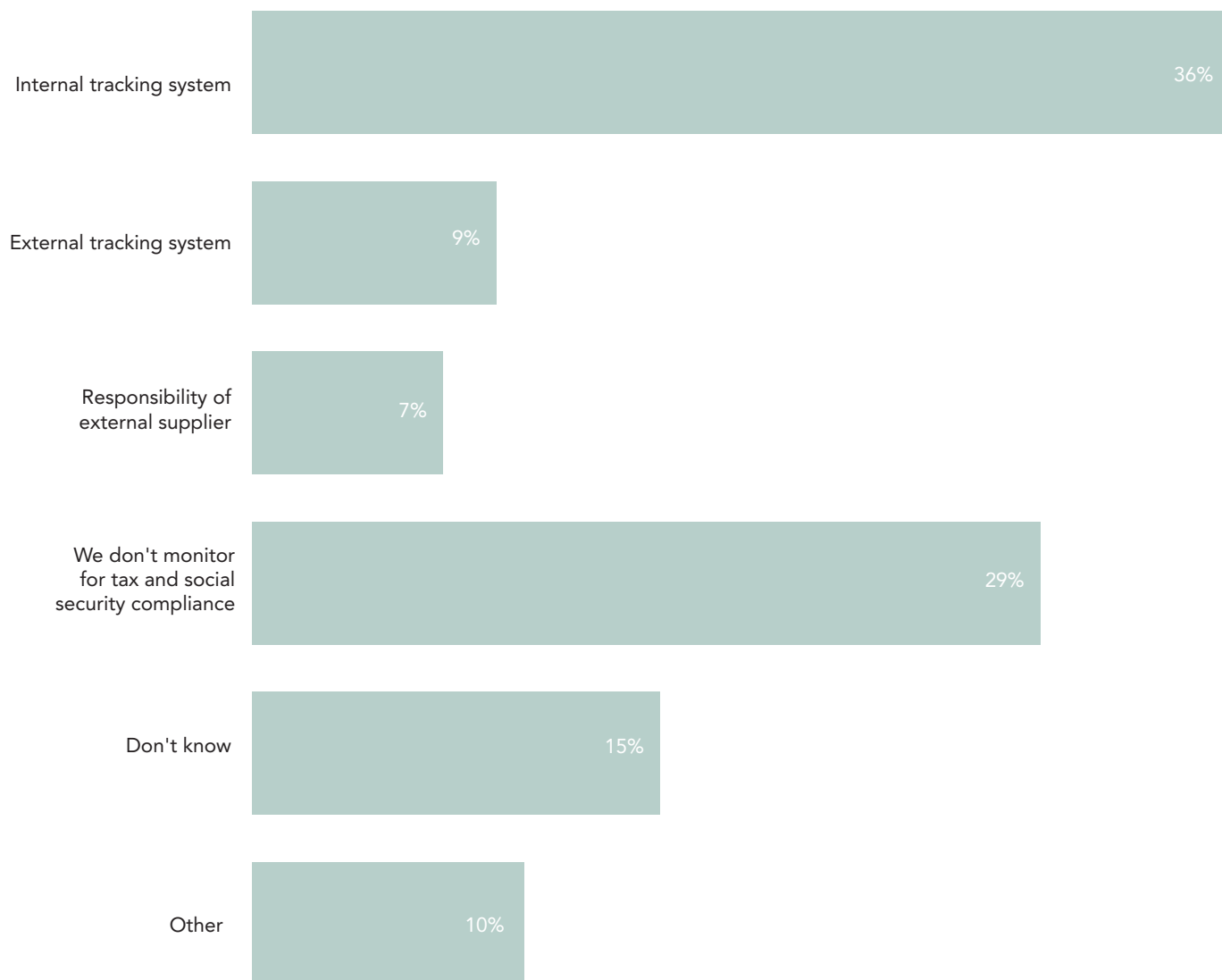
"We are starting to build process."

"We track religiously in the UK. In the US we guesstimate."

"We find out on the back end and bring compliance up-to-date then."

"Employee updates manually."

How does your organization monitor business travel for tax (including State Tax) and social security compliance?



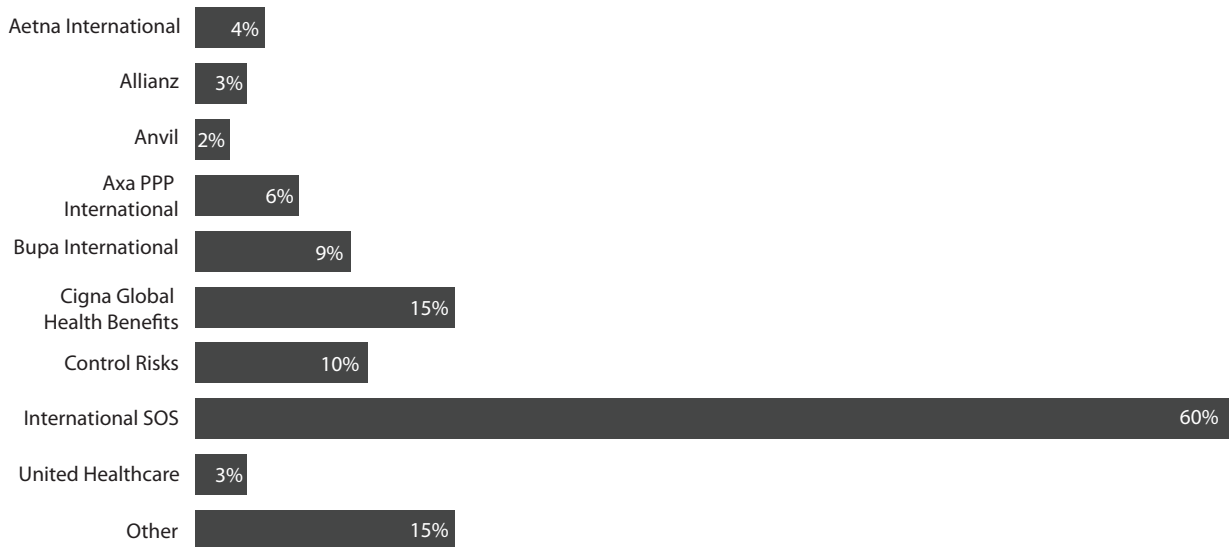
8 Safety

This section reviews current policy in relation to business traveler safety. It looks at personal security and emergency services, experience of safety incidents, policy in the event of an emergency and the level of focus on duty of care within organizations

Preferred providers for personal security and medical emergency services

77% of the survey population is aware that their organization has a preferred provider for personal security and medical emergency services. 12% do not have a preferred provider. 9% do not know. 2% referred to other options.

Who are your preferred providers for personal security and medical emergencies?



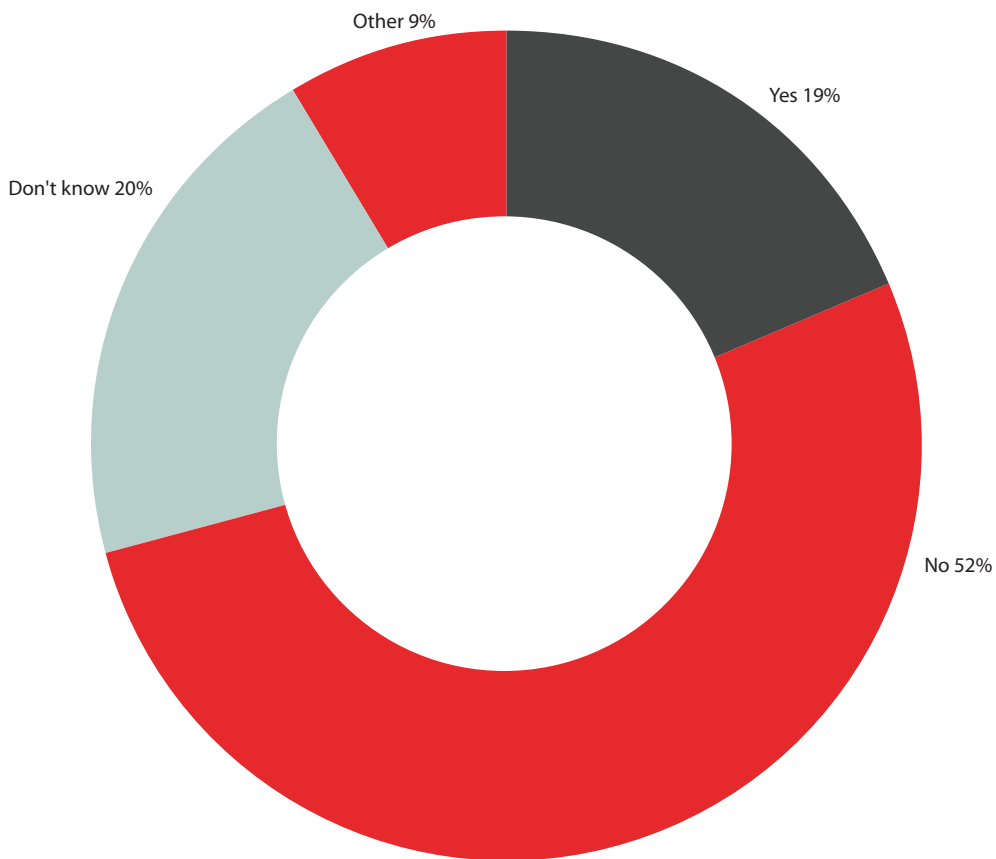
The names on the above chart indicate the preferred providers used by participants. International SOS is the preferred provider in 60% of these cases. Approximately one third of respondents name two or more providers. Other providers named include:

- AHI
- Allianz
- AON
- Barmenia
- CAN
- Chubb
- Deutscher Ring
- Dynamiq
- EA
- HX Global
- Frontier
- GEO Blue
- Gouda
- Global Rescue
- iJet
- Marsh
- MedEx
- Previnter
- Travel Guard

Also mentioned are: internal health insurance; travel insurance; and management under the umbrella of an employee assistance program.

Personal security training

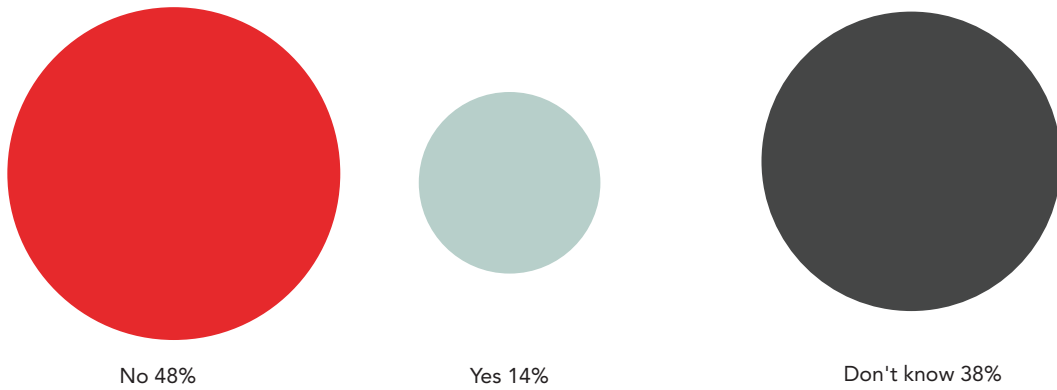
Does your organization offer business travelers personal security training?



When asked whether their organization offers personal security training, 52% of participants say no. 19% say yes and 20% do not know. Three quarters of the 9% who select 'Other' say it depends on location and the remainder refer to online access to guidance.

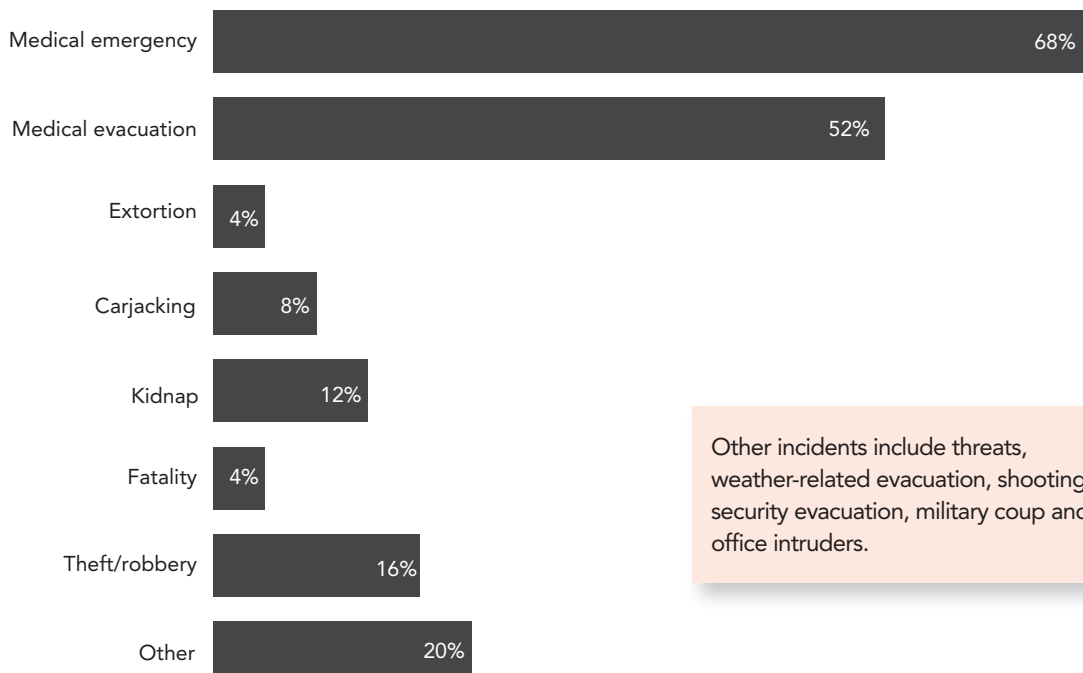
Safety incidents in the past 12 months

Has a business traveler in your organization been subject to a safety incident in the past 12 months?



Business travelers in 14% of organizations have been subject to a safety incident in the past 12 months. The majority of incidents are outlined in the following chart:

Which safety incidents have business travelers been subject to in the past 12 months?



Other incidents include threats, weather-related evacuation, shooting, security evacuation, military coup and office intruders.

Duty of care to business travelers

Participants were asked how focused their organization is on its duty of care to business travelers.

28% of the survey population say it is high priority. A similar number (29%) opt for medium priority and 19% think

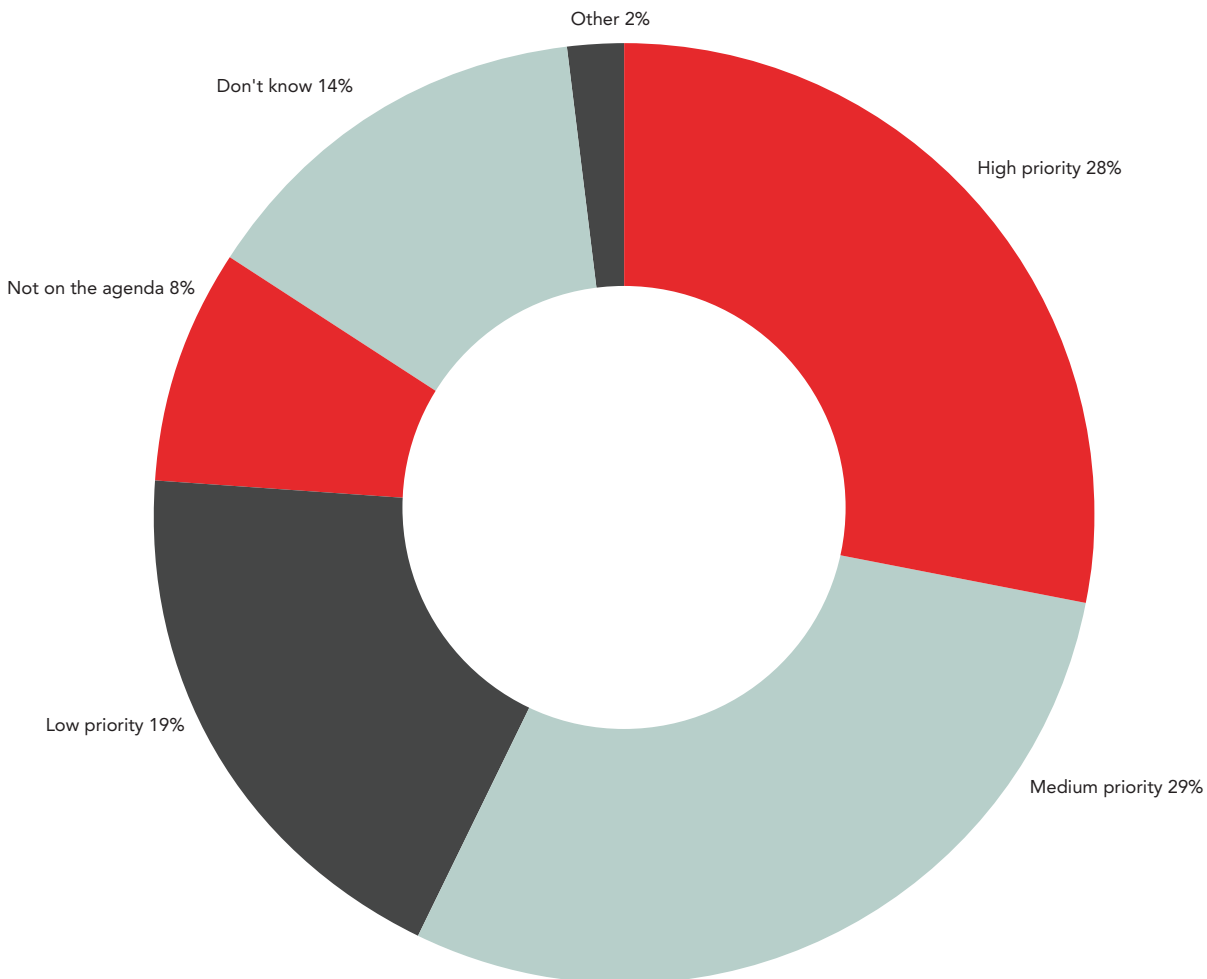
duty of care to business travelers is low priority. For 8% this issue is not on the agenda and 14% do not know. For the other 2% the answer is less straightforward:

“Tricky – for our short-term and

long-term assignees we are very focused – for the business traveler there may be some gaps depending on the country.”

“Not much awareness of requirements.”

How focused is your organization on its duty of care to business travelers?



9 Risk exposure

This section investigates the level and type of exposure to risk that participants believe organizations face in relation to business travel, what can be done to minimize any risk, how aware organizations are of the level of risk and the implications of non-compliance

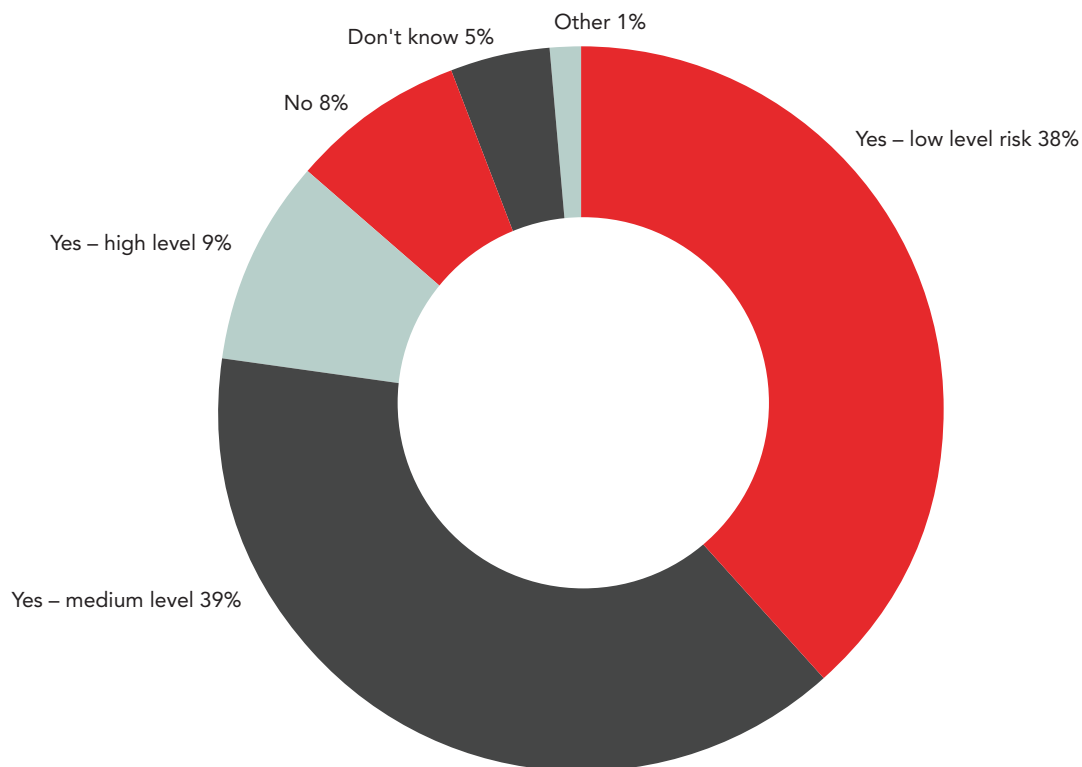
Level of risk exposure

Survey participants gave their opinion on whether they believed their organization is currently exposed to any level of risk in relation to international business travel.

Only 8% believe their organization is not exposed to risk. 38% believe they are exposed to a low level of risk. A similar proportion (39%) believe that they are exposed to a medium level of risk and

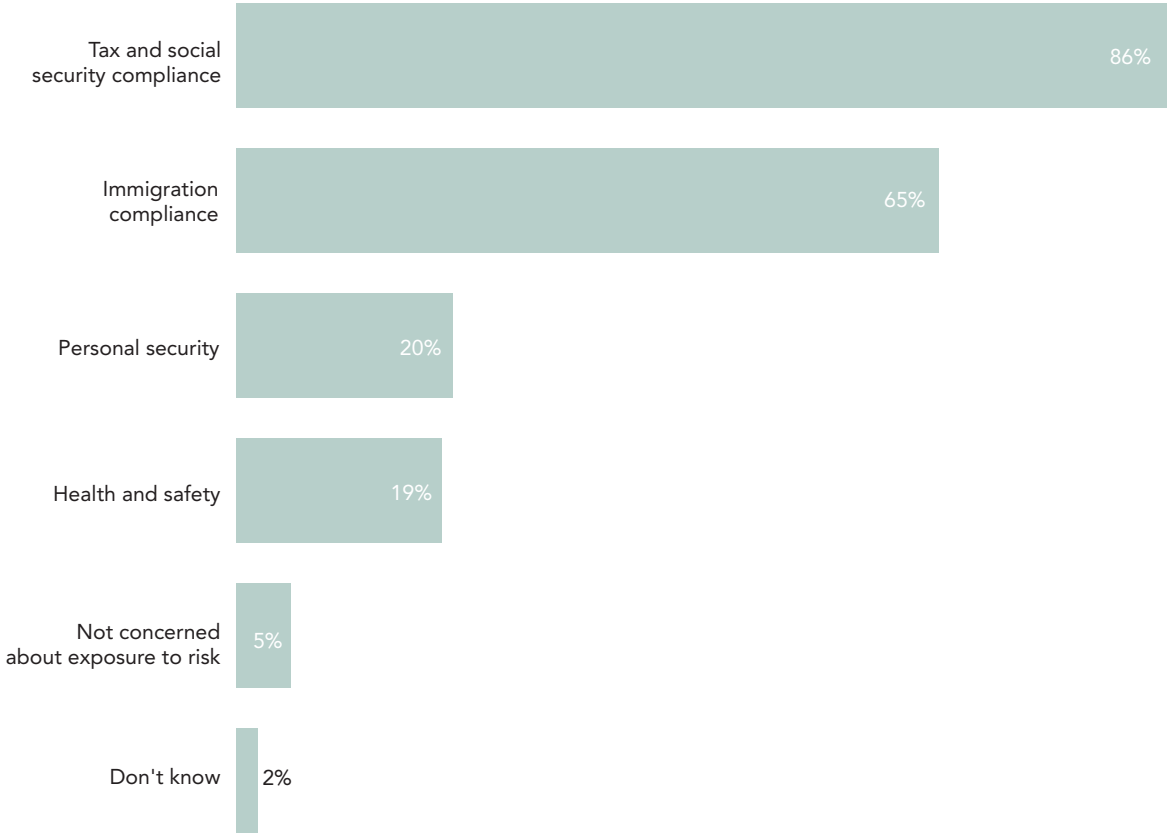
9% feel the risk is high. Other comments range from: "Yes, but the level is unclear," to: "There's no risk coming into the US, but there potentially is outside of the US."

Do you feel your organization is exposed to a level of risk in relation to international business travel?



Areas of risk exposure

Where do you think the potential exposure to risk exists?



When questioned about where they thought the potential exposure to risk exists, the majority indicate compliance. The majority (86%) of those surveyed identify risk in the area of tax and social security compliance. 65% feel there is a level of risk exposure in relation to immigration compliance. Personal security and health and safety are a risk concern for about one fifth of participants and 5% are unconcerned about exposure to risk.

Minimizing risk

Having identified the perceived level of risk and the areas of risk, we asked participants to consider what could be done to minimize risk. All responses were unprompted. 60% of the survey population provided detailed responses and the most common comments fall into a number of categories, as outlined in the chart opposite.

Improved tracking systems are mentioned by 45% of respondents. One fifth of respondents feel that moving to a global or centralized system would help to minimize risk and the same number specifically mention the introduction of new software. 16% believe that better policy, procedures and/or controls need to be in place and 15% raise the issue of improving communication with employees. 11% mention clear ownership and accountability within the organization

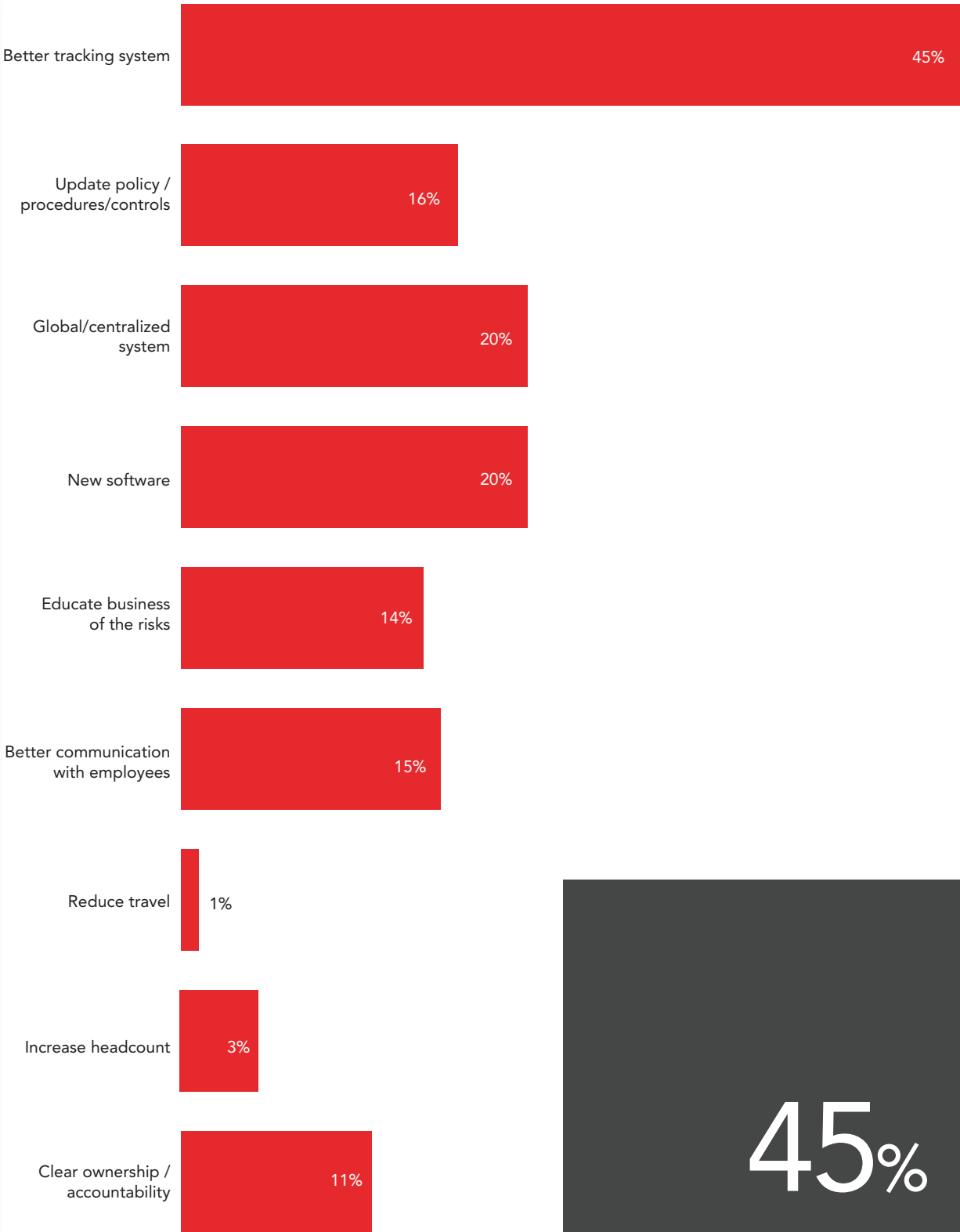
and 3% refer to increasing headcount to deal with the monitoring required. 1% suggest that reducing the amount of travel by employees would help minimize risk.

Some respondents refer to significant changes to the organization's structure:

"Provide a structured and centralized program to be managed outside of the individual businesses. Mirror corporate mobility programs that are centrally owned/managed and whose internal customers are the actual business unit."

"We are planning the implementation of a global employment organization to employ expatriates and employees who are crossing borders regularly."

What do you think could be done to minimize these risks?



45%
of participants believe moving
to a better tracking system would minimize risk

Risk awareness within the organization

Participants were asked whether senior managers are aware of any exposure to risk.

71% of respondents indicate that senior managers are aware of exposure to risk

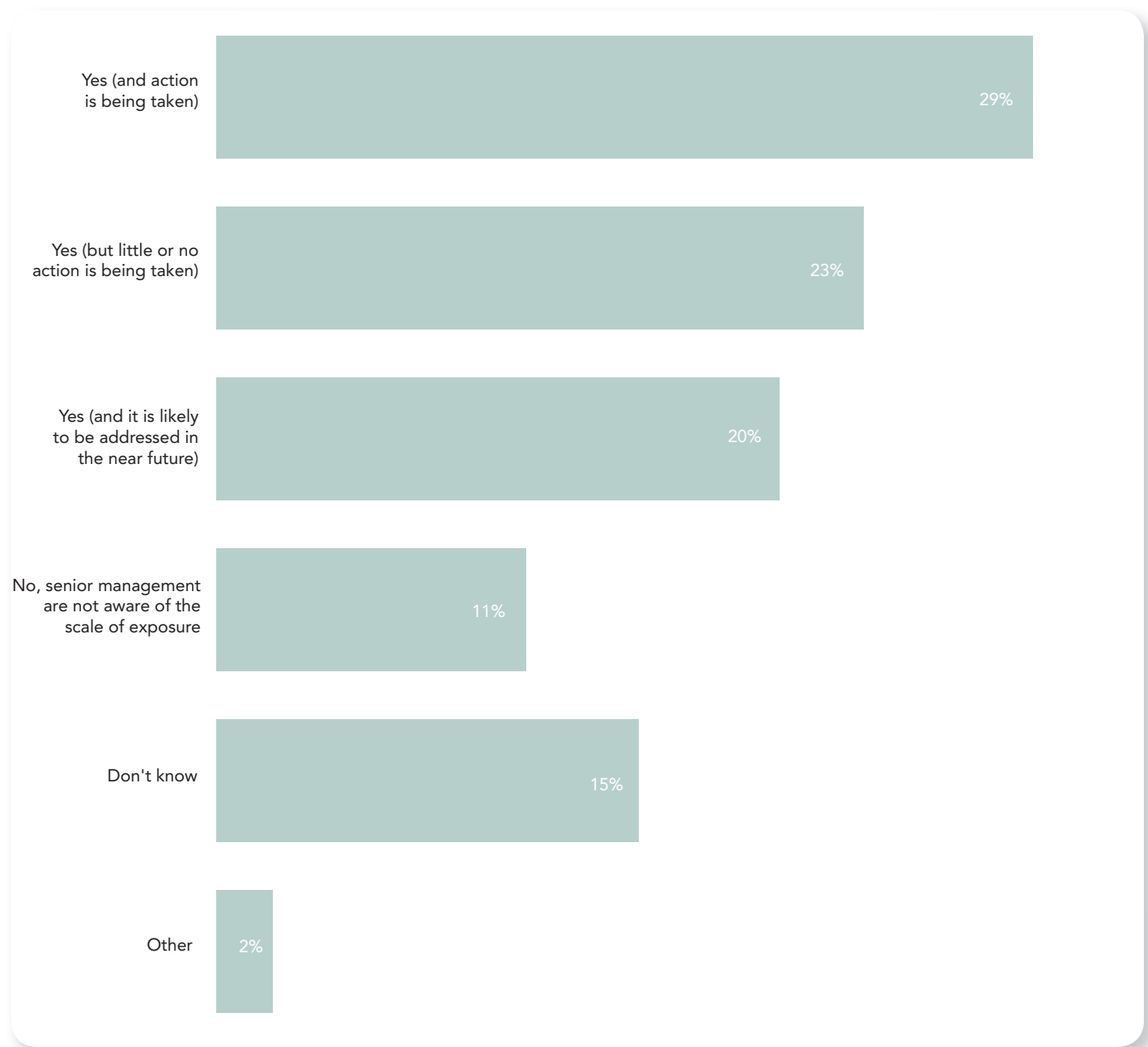
(29% are taking action, 23% say little or no action is being taken and 20% say it is likely to be addressed in the near future).

11% indicate that senior managers are

not aware of any exposure to risk and 15% do not know.

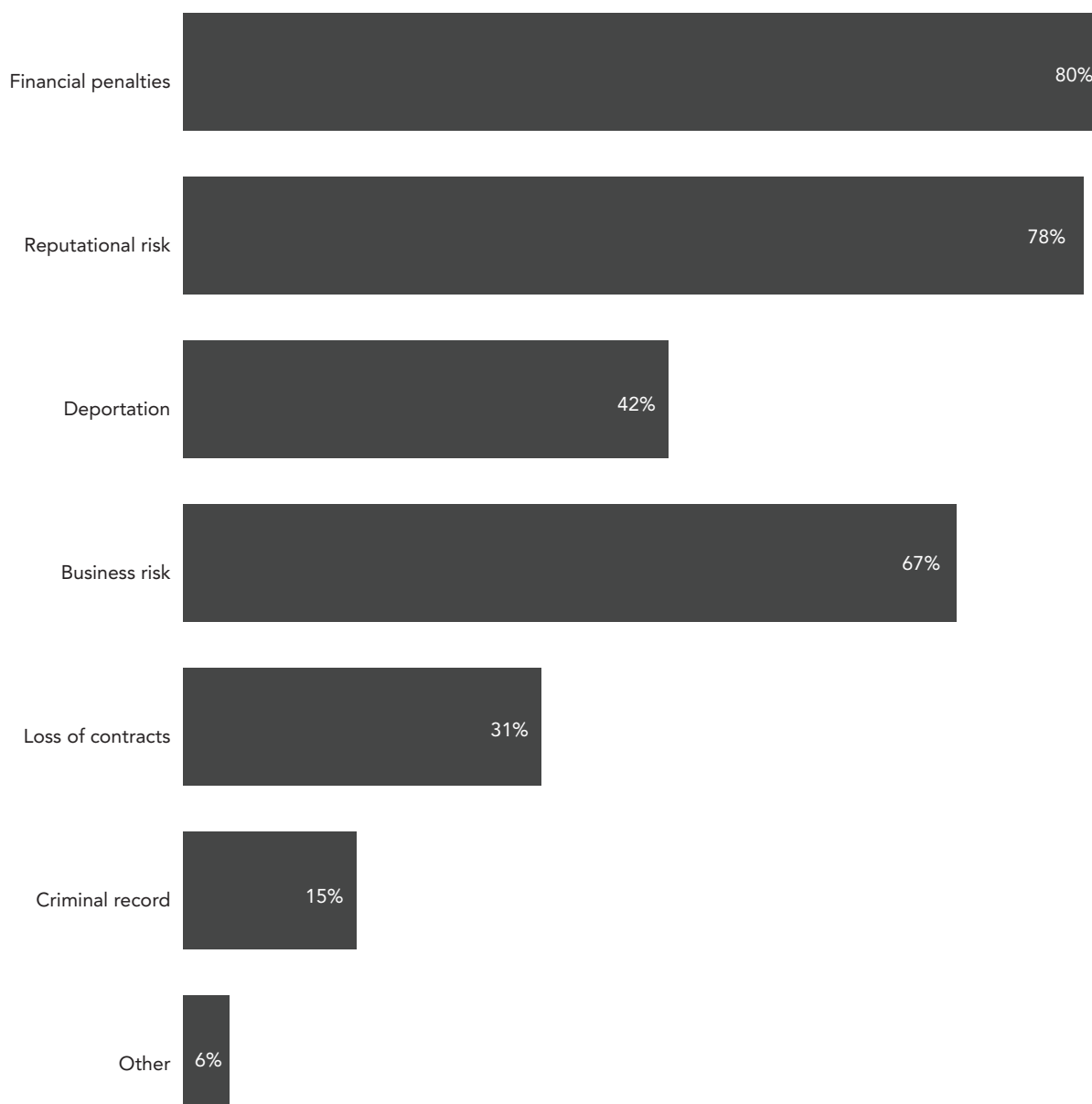
Other responses include current ongoing risk assessments and low risk due to significant monitoring.

Are senior managers aware of any exposure to risk?



Implications of non-compliance

What are the most significant implications of non-compliance for your organization/the traveler?



Participants confirmed what they believe to be the most significant implications of non-compliance. The majority feel that financial penalties and reputational and business risk are the most significant implications of non-compliance. Other implications include impact on the travelers as a result of non-compliance and personal health and safety.

10 Challenges and conclusion

We asked survey participants if they had any additional comments about business travel challenges and changes in policy and procedures

15% of participants elaborated even further on the detailed responses already provided. While this does not reflect the views of the survey population as a whole, when combined with data and comments from earlier questions, it gives a deeper understanding of some of the issues currently being faced. Here are some comments:

Challenges

- De-centralized organizations: **"We are highly decentralized, making tracking travelers a challenge."**
- Global differences in policy and procedures: **"Each country has its own external travel supplier, so there are differences in how everything is tracked and communicated."**
- Ownership and accountability: **"Global mobility typically gets tagged with responsibility for tax and immigration compliance for global travelers because no one else in the company has that expertise."**
- Educating the business and employees on requirements: **"We have issues in raising awareness of the risks involved with the high volume of business travelers and capturing all business trips."**
- Employees not utilizing central services: **"Getting associates to utilize central travel & transport services so that the company is aware of all corporate travel (domestic & international)."**
- Employees informing relevant personnel and maintaining contact: **"Employees travelling on business without informing the relevant HR/mobility personnel."**
- Buy-in from senior managers: **"Difficult to get business leaders to understand and respond to the identified risks of non-compliance."**
- Complexity: **"It is important that any policy, process or procedure is constantly reviewed to meet the changing political and environmental landscape around the globe."**

Changes

Some are keen to make changes which address some or all of these issues:

- **"It needs to be addressed and action taken."**
- **"We are looking at the global mobility structure and responsibilities and changes are likely in the next couple of years to increase awareness and compliance."**
- **"We are currently researching this area and trying to make improvements."**
- **"It is on the long-term agenda for all types of mobility to be overseen centrally by the global mobility team to minimize tax and immigration risk."**

Conclusion

This survey brings together key information on critical areas of business travel such as compliance, personal safety and risk exposure. The report aims to present the essence of the information kindly shared by FEM members.

Every organization is different and business needs play a major part in determining the role and responsibilities of the global mobility function and where it sits in the organization framework. This report holds information on elements of business travel policy that may reside inside or outside of the global mobility function. This information is a valuable tool when reviewing the global mobility team and other teams internally and working towards best practice.

It was interesting to see the number of respondents who believe responsibility for compliance should be brought within the global mobility function. Along with interesting data on existing policy, participants gave us detailed answers, comments and opinions, allowing an invaluable insight into their challenges and solutions.

FEM is grateful to those who participated in the survey and contributed to making this study a success.



Don't let compliance issues leave your global employees up the Chang Jiang without a paddle.

Managing a global workforce is challenging. Especially when it comes to navigating different tax codes and compliance obligations. With over 2,500 Global Mobility Services professionals across the global network of KPMG International member firms, we can help you anticipate mobile workforce issues almost anywhere. And our proprietary KPMG LINK Technology tools help you automate the way you oversee global employees before, during and after each assignment. All of which can mean fewer compliance-related issues for expatriate employees. And clear sailing for your global business strategy.

For more information, please contact Roger Kofert at rkofert@kpmg.com

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Appendix A

List of survey participants

AAM	Bravura Solutions	Fresenius Kabi AG
ACCIONA	Bristow Group Inc.	Gap Inc
ACU	Broadcom Corporation	GDF SUEZ E&P UK Limited
Aditi Technologies	BSkyB	GDF SUEZ Energy International
AECOM	Bumi Armada Berhad	GHD
Aegon UK	CA Technologies	GlaxoSmithKline
Ageas	Camoplast Solideal	Grant Thornton
Agustawestland	Capita plc	Guerrilla
AIG	CB&I	Herbert Smith Freehills
Air Liquide	Cerberus European Capital Advisors	Hitachi
Air Resources Americas	Clinton Foundation	Hoare Lea
Allegis Group, Inc.	Cochlear Ltd	Hospira Inc
Allen & Overy	Compass Group PLC	HSBC
American Express	Computacenter	HSBC Bank USA
Arla Foods	Credit Agricole CIB (London Branch)	Hunt Consolidated, Inc.
Arthur J. Gallagher	CRH plc	IBM Australia Limited
Aspen	Dell	IHG plc
Atkins	Deloitte	Infosys Australia
Aurecon Group	Deutsche Bank	ING
Axip Energy Services	Deutsche Telekom AG	ING Bank
BAE Systems Inc.	Dixons Retail	Ingersoll Rand Company
Balfour Beatty	DSM	INPEX
Barrick Gold	DST Systems, Inc.	International Flavors & Fragrances
Barry Callebaut AG	eClerx	International Personal Finance plc
Batra	EIRL	International Rescue Committee
Bearing Point	EMTS Limited	JPMorgan Chase
Betfair	Enesco plc	KBR
Black & Veatch	Ernst & Young	Kellogg Company
BMW	Faurecia	Kelly Services Inc.
BNP Paribas	Financial Conduct Authority	Kerry
BOC Limited	flightsafety int'l	King & Wood Mallesons
BorgWarner Inc.	FM GlobalFonterra	Kinross Gold Corporation

Kohler Co.	Petrofac Limited	TUI Travel
KPMG International	Qantas	Tyco
L Brands	Quintiles East Asia Pte Ltd	Unilever
Lafarge Building Materials Ltd	RenRe	United Overseas Bank Limited
LMA	Rockwell Automation	University of Pennsylvania
LORD	Rothschild	URS
Lumos	Royal Bank of Scotland	Vantage Energy Services, Inc.
Mace Limited	Royal HaskoningDHV	Verify, Inc.
MasterCard	Saint-Gobain Corporation	Voith GmbH
McDermott International	Samsung Electronics Benelux BV	Wacker Chemie AG
Merrill Corporation	Sealed Air Corp	Weatherford
MicroVention, Inc.	Serco Australia	Weichert Workforce Mobility
Misys	Sia Partners UK PLC	Western Digital
Mitsui & Co Europe Plc	Siemens	Wipro Technologies
Monadelphous	Signature Relocation	WorleyParsons
MT Højgaard	SimCorp A/S	XL Group PLC
MUFG Union Bank	SITA UK Ltd	XLR8 Growth Ltd
NBCU	Skanska	Yahoo Europe
NCR Corporation	Solar Turbines Europe S.A.	Yara International ASA
Nemak Europe GmbH	Sony Music Entertainment UK Ltd	Yardi
Nestlé UK&I	State Street	Yazaki North America, Inc
Newmont Mining Corporation	Sudapet Co. Ltd.	Yum brands
Nike	SunGard	
NNE Pharmaplan	Swarovski	
Northrop Grumman	Teach For All	
Norton Rose Fulbright	Terex	
Ove Arup & Partners International Ltd	Tesco International Sourcing Ltd	
Oxfam GB	The Associated Press	
PAREXEL International	The Sage Group plc	
Parsons Brinckerhoff	Towers Watson	
Peabody Energy	Transfield Services	
Penspen	TripAdvisor	

Appendix B

Our survey sponsors

EQUUS software

Equus technology helps companies optimise their workforce mobility processes.

AssignmentPro™ is a comprehensive web-based system that manages all aspects of expat mobility and is easily integrated with enterprise platforms such as Oracle, PeopleSoft, SAP and Workday.

Expat4Cast is a web-based assignment cost estimate calculator that generates comprehensive assignment tax and social security costs in minutes.

PinPoint™ is our business traveller compliance tracking system and is designed to help companies and their employees stay in compliance for tax, immigration and legal purposes.

Equus was established in 1999 and has offices in Denver, Dallas and London. Equus works with more than 100 companies with over 200,000 globally mobile employees worldwide.

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FRAGOMEN

WORLDWIDE

To contact Fragomen in over 40 offices located worldwide, please visit www.fragomen.com

Fragomen is widely recognized as the world's leading global corporate immigration services provider. The firm's exclusive focus on immigration counseling and services and strong global presence allow Fragomen to provide clients with high-quality innovative, sustainable and cost-effective worldwide immigration services. Fragomen has represented a broad range of companies, organizations and emerging businesses, utilizing a sophisticated, centralized, and high-touch service delivery model.

Founded in 1951 in the United States, Fragomen has developed into a truly global presence, with more than 40 offices in 18 countries across every region of the world. Today, they have more than 2,200 immigration professionals and support staff dedicated to anticipating and proactively meeting client needs. The firm's growth has been bolstered by its eye toward technological and strategic

solutions, hiring of creative problem-solvers, and focus on meeting clients on their terms.

Fragomen's innovative technologies and methodologies to optimize the value of its services are a cornerstone of its service excellence. By building teams of professionals to meet client needs, resources are focused on key issues such as government strategies and relations, global knowledge and professional practices. The firm also utilizes a proprietary case management and reporting tool to offer case processing efficiencies and management information reporting, and remains at the cutting edge of information sourcing and delivery techniques.

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Appendix B

Our survey sponsors



cutting through complexity

KPMG's Global Mobility Services practice is part of a network of professionals from KPMG member firms around the world. Aligning our thinking to your talent management objectives, we can support you with the planning and management of your international workforce.

Our global network of over 3,800 specialists supports more than 2,500 companies across 140 countries worldwide. The technology tools that we use along with the advice we provide helps to simplify business functions and reduces time spent on compliance, making the assignee experience more seamless.

Multinational companies need to have visibility into their employees' travel and activities, as well as an understanding of the risk and compliance implications of travel – both for the company and the individual. KPMG LINK Business Traveller can help track and assess business travel and can provide greater visibility and control in dealing with the compliance and risk aspects. Employees can conveniently

record travel and receive instant pre-travel instructions, either online or via their mobile device, enabling your business to address compliance issues on a timely basis or avert an issue before it happens.

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