IT technicians · Zoho One optimization

Zoho Expense

User and Administrator Manual

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Part 1 — User Guide

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1. Introduction and access

1.1 About this manual

This manual describes the Zoho Expense features available to users and the functions reserved for administrators, as available in September 2026.

Available features vary by edition (Free, Standard, Premium, Enterprise) and by your organization's configuration.

1.2 What is Zoho Expense?

Zoho Expense is Zoho's business expense and travel management software. It lets you capture receipts by scanning, calculate mileage and per diems, group expenses into reports, get them approved according to company policies, then reimburse employees and send the data to accounting.

It also handles trip requests, cash advances and corporate credit cards.

1.3 Signing in

1. Go to https://expense.zoho.com (or https://expense.zohocloud.ca if your organization is hosted in the Canadian data center).
2. Sign in with your Zoho account or your organization's single sign-on.
3. If you use Zoho One, open the app launcher and select Expense.
4. Complete multi-factor authentication with Zoho OneAuth if required.

> **Nuagix tip —** Install the Zoho Expense mobile app on day one: most receipts are captured on the spot, with your phone.

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2. Interface and navigation

2.1 Interface elements

Element	Purpose
Home	Summary: unreported expenses, pending reports, advances, to-dos
Expenses	Your expenses, including those created by scanning receipts
Reports	Expense reports to submit, awaiting approval or reimbursed
Trips	Trip requests, itineraries and bookings
Advances	Cash advances received and their application to reports
Cards	Corporate card transactions to justify
Approvals	Reports and trips to approve, for approvers
Analytics	Management reports on spending
Admin	Organization settings, reserved for administrators

2.2 Views by role

- My Expenses view: for all employees
- Approvals view: for approvers and managers
- Admin view: for administrators and the finance team
- Switch views with the selector at the top of the screen, depending on your rights

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3. Receipts and scanning

3.1 Scanning a receipt (Autoscan)

1. In the mobile app, tap the camera icon and photograph the receipt.
2. Autoscan automatically extracts the merchant, date, amount, currency and taxes.
3. Check the suggested fields and choose the expense category.
4. Save; the expense is created with the receipt attached.

> **Nuagix tip —** Photograph the receipt flat and well lit, and keep the paper original as long as your policy requires.

3.2 Other ways to add receipts

- Upload files (PDF, images) from your computer, in bulk
- Forward receipts by email to your account's dedicated receiving address
- Import receipts from Zoho WorkDrive, Google Drive or Dropbox
- Automatically link e-receipts from certain services (e.g., ride-hailing), depending on enabled integrations
- Use the Receipt Inbox to convert receipts into expenses

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4. Expenses

4.1 Creating an expense manually

1. Expenses > New Expense.
2. Enter the date, merchant, amount and currency.
3. Choose the category (e.g., Meals, Lodging, Supplies).
4. Enter the taxes (GST and QST) if they are not detected automatically.
5. Add the description, project or customer, and attach the receipt.
6. Check Billable if the expense must be re-billed to a customer, then save.

4.2 Useful options

- Itemize: split one receipt into several categories (e.g., hotel and meals)
- Foreign currencies: conversion to CAD at the day's rate or the actual rate paid
- Attendees: list the guests of a business meal
- Duplicate detection to avoid claiming the same expense twice
- Policy alerts shown during entry (e.g., maximum amount exceeded)

> **Caution —** An expense without a receipt above the threshold set by your policy can block report submission.

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5. Mileage and per diem

5.1 Claiming mileage

1. Expenses > New Expense > Mileage.
2. Choose the method: distance entered, odometer reading, map calculation (start and end) or GPS tracking in the mobile app.
3. Choose the vehicle if the organization has defined several.
4. The amount is calculated from the per-kilometre rate set by the administrator.
5. Add the purpose of the trip and save.

> **Nuagix tip —** Use GPS tracking or map calculation: it provides proof of the trip, useful in a tax audit.

5.2 Per Diem

When your organization uses per diems, select Per Diem and enter the dates and destination: Zoho Expense calculates the amount from the defined rates. You can remove meals already provided (e.g., breakfast included at the hotel) to adjust the amount.

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6. Expense reports

6.1 Creating and submitting a report

1. Reports > New Report.
2. Give it a clear name (e.g., Quebec Conference — September 2026) and enter the period or related trip.
3. Add unreported expenses.
4. Apply an advance, if any.
5. Fix flagged policy violations or add a justification.
6. Click Submit to send it for approval.

6.2 Report lifecycle

Status	Meaning
Draft	Report in progress, editable
Submitted / Awaiting Approval	Report sent to the approver
Approved	Validated by all required approvers
Rejected	Returned with a comment; fix and resubmit
Reimbursed	Payment made to the employee

6.3 Tracking a report

- Full history of actions and comments in the report
- Recall a submitted report to fix it before approval
- PDF download with receipts attached
- Automatic submission possible at the end of a period, depending on configuration

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7. Trips and trip requests

7.1 Creating a trip request

1. Trips > New Trip.
2. Enter the purpose, dates, destination (domestic or international) and travel type.
3. Add flight, hotel, car or train preferences.
4. Estimate the budget and, if needed, request a cash advance.
5. Submit the request for approval.

7.2 After approval

- Bookings are made by you or by the Travel Desk, depending on configuration
- Booking options and tickets are attached to the trip
- Expenses incurred during the trip are linked to the trip
- An expense report can be created directly from the trip

> **Nuagix tip —** Linking every expense to its trip lets you compare the approved budget with the actual cost of travel.

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8. Advances and corporate cards

8.1 Cash advances

- Request an advance before a trip, with approval
- The advance is automatically deducted from the reimbursement when applied to the report
- If expenses are lower than the advance, the balance is owed to the company
- Foreign currency advances, depending on edition

8.2 Corporate Cards

1. Card transactions arrive automatically through the bank feed or by statement import.
2. Open Cards and match each transaction with its receipt; auto-matching suggests matches.
3. Complete the category, taxes and description.
4. Add the transactions to the expense report; they are not reimbursed to the employee since the company already paid them.

> **Note —** Personal expenses made by mistake with a corporate card must be marked as personal so they are repaid to the company.

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9. Approvals (for approvers)

9.1 Approving a report

1. Open Approvals or the link received by email.
2. Review each expense, its receipt and policy alerts.
3. Approve, reject the whole report or, depending on configuration, reject only certain expenses.
4. Add a clear comment when rejecting.
5. The report moves to the next approver or to finance for reimbursement.

9.2 Delegation

During your vacation, delegate your approvals to a colleague (My Profile > Delegation, depending on configuration). Reports are routed to them for the chosen period.

> **Nuagix tip —** Set yourself an approval deadline (e.g., 3 business days): fast reimbursements reduce frustration and late submissions.

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10. Reimbursements

10.1 Reimbursement methods

Method	Description
Manual reimbursement	Payment by cheque or transfer recorded by finance
Direct deposit	Payment by bank transfer, depending on country and edition
Bank file	Export a payment file to upload to your bank
Payroll	Reimbursement with pay, through the integration with your payroll system
Zoho Books	Payment recorded in Books when reports are pushed there

10.2 Tracking your reimbursement

- The report status changes to Reimbursed when the payment is recorded
- An email notification confirms the reimbursement
- The net amount accounts for advances and non-reimbursable expenses (corporate cards)

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11. Mobile app

11.1 Features

- Scan receipts with Autoscan, even offline (sync when the network returns)
- GPS mileage tracking
- Create and submit expense reports
- Approve reports and trips on the go
- Receive submission reminders and reimbursement notifications
- View card transactions to justify

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12. Best practices

12.1 Nuagix recommendations

- Scan every receipt the same day, directly with the mobile app
- Submit your reports at least once a month, or at the end of each trip
- Always choose the right category and separate GST and QST to simplify input tax credits
- Enter the customer or project for any billable expense
- Explain any policy exception in the description
- Justify your corporate card transactions every week
- Keep paper receipts as long as your internal policy requires

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Part 2 — Administrator Guide

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13. Users and roles

13.1 Roles

Role	Access
Submitter	Creates expenses, reports, trips and advance requests
Approver	Approves reports and trips submitted to them, in addition to submitter rights
Admin	Full access: settings, policies, users, reimbursements
Custom role	Granular permissions (e.g., travel desk, reimbursement officer), depending on edition

13.2 Adding users

1. Admin > Users > New User, or import a file.
2. Enter the name, email, employee number and department.
3. Assign the role, expense policy and manager (for hierarchical approval).
4. The user receives an invitation and uses a license once active.

> **Note —** In Zoho One, first add the user in the Zoho One console and assign them the Expense app. With Zoho People, employees, departments and managers can be synced automatically.

13.3 When an employee leaves

1. Check that all their reports are submitted, approved and reimbursed.
2. Recover or settle unapplied advances.
3. Reassign their pending approvals and remove them from approval flows.
4. Cancel their corporate card and unlink it from their profile.
5. Deactivate the user to free the license.

> **Caution —** Do not delete a user who has reports: deactivate them to keep the history needed for audits.

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14. Organization settings

14.1 Basic setup

1. Admin > Organization Profile: name, address, logo, base currency (CAD), time zone, fiscal year.
2. Admin > Categories: enable or create expense categories and map them to accounting accounts.
3. Admin > Taxes: create GST and QST and a GST + QST group; indicate whether taxes are recoverable.
4. Admin > Currencies: enable foreign currencies and the conversion method.
5. Admin > Departments, projects and customers: structure for allocating expenses.

14.2 Mileage and allowances

- Per-kilometre rates by vehicle, with tiered rates by cumulative distance if required
- Per diem rates by destination and meal type
- GPS tracking and map calculation preferences
- Units: kilometres

> **Nuagix tip —** Align your mileage rates with the reasonable rates published by tax authorities so reimbursements are not treated as a taxable benefit. Confirm with your accountant.

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15. Expense policies

15.1 Creating a policy

1. Admin > Policies > New Policy.
2. Name the policy (e.g., Employees, Management, Sales).
3. Set limits by category (amount per expense, per day) and the receipt-required threshold.
4. Choose the allowed categories, currencies and mileage methods.
5. Indicate whether a violation blocks submission or requires a justification.
6. Assign the policy to the relevant users.

15.2 Control rules

- Duplicate expense detection
- Expenses that are too old (e.g., more than 90 days) rejected or flagged
- Mandatory fields by category (e.g., attendees for business meals)
- Daily limits for meals and lodging
- Custom blocking rules, depending on edition

> **Nuagix tip —** Start with a simple policy and a few clear limits, then adjust after three months of real use.

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16. Approval flows

16.1 Flow types

Type	How it works
Hierarchical	The report goes to the employee's manager, then to the next level based on amount
Custom	Approvers defined by criteria (amount, department, project, category)
Parallel	Several approvers at the same time, depending on edition
Auto-approval	Automatically approve below a threshold, or reject based on rules

16.2 Configuring approval

1. Admin > Preferences > Reports (or Approvals).
2. Choose the flow type for reports, trips and advances.
3. Define the criteria and approvers for each level.
4. Set the final finance validation step before reimbursement.
5. Test with a dummy report.

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17. Corporate cards and trips

17.1 Setting up cards

1. Admin > Corporate Cards > Add Card.
2. Connect the card's bank feed or plan statement imports.
3. Assign each card to its holder.
4. Configure auto-matching and categorization by merchant category code (MCC).
5. Plan a monthly reconciliation with the bank statement.

> **Note —** Availability of bank feeds and certain prepaid cards varies by country.

17.2 Setting up trips

- Enable the Trips module and define the request fields
- Designate the Travel Desk agents responsible for bookings
- Define travel policies (flight class, hotel cap)
- Connect a partner agency or booking platform, depending on available integrations

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18. Integrations

18.1 Zoho integrations

Application	Typical use
Zoho Books	Push approved reports as expenses and payables, with accounts and taxes
Zoho People	Sync employees, departments and managers
Zoho Payroll	Reimburse expenses through payroll, depending on country
Zoho CRM	Link expenses to customers or deals
Zoho Projects	Link billable expenses to projects
Zoho Analytics	Advanced spend analytics
Zoho WorkDrive	Import stored receipts

18.2 Other integrations

- Accounting: QuickBooks Online, Xero and more
- Ride-hailing services and travel platforms, depending on region
- Storage: Google Drive, Dropbox, OneDrive
- Collaboration: Slack, Microsoft Teams
- REST API (OAuth 2.0) and webhooks

> **Nuagix tip —** Map every expense category to a Zoho Books account before the first sync: posting will be automatic and reliable.

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19. Security and compliance

19.1 Security controls

- Multi-factor authentication and single sign-on (SAML) via Zoho Accounts / Zoho Directory
- Roles and permissions limited to what is strictly needed
- Audit Trail: history of changes to expenses and reports
- Report locking after approval
- Electronic receipt retention with the expense
- Hosting in the Canadian data center (zohocloud.ca)

19.2 Privacy and Quebec Law 25

- Limit access to other employees' reports to approvers and finance
- Receipts may contain personal information (addresses, guests): restrict exports
- Turn off GPS tracking outside business trips and inform employees
- Set a receipt retention period consistent with your tax obligations
- Handle employees' access and correction requests

> **Note —** This manual is not legal advice. Confirm your obligations with your legal advisor.

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20. Editions and licenses

20.1 Editions

Edition	For whom
Free	Very small teams: basic features, limited number of users
Standard	SMBs: Autoscan, mileage, basic policies and approvals
Premium	Growing organizations: trips, advances, corporate cards, advanced flows, custom roles
Enterprise	Large organizations: higher limits and extensive customization
Zoho One / Zoho Finance Plus	Expense included with the suite's other apps

20.2 Tracking usage

Admin > Subscription shows the edition, the number of active users and Autoscan usage. Exact limits vary by edition.

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21. Deployment checklist

21.1 Before going live

- ☐ Organization profile, currency (CAD), time zone and fiscal year configured
- ☐ GST, QST and recoverable taxes configured and validated by your accountant
- ☐ Expense categories created and mapped to accounting accounts
- ☐ Mileage and per diem rates defined
- ☐ Expense policies written and assigned to users
- ☐ Approval flows configured and tested
- ☐ Users, departments and managers imported (or synced with Zoho People)
- ☐ Corporate cards connected
- ☐ Reimbursement method chosen
- ☐ Zoho Books integration configured
- ☐ Privacy settings (Law 25) applied
- ☐ Employees trained and mobile app installed

> **Nuagix tip —** Nuagix can support your team with Zoho Expense setup, integration and training. Book a Zoom meeting: https://nuagix.zohobookings.com/#/andre-martin

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Appendix

A. English-French glossary

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A. English-French glossary

A.1 Interface terms

English (interface)	French
Expense	Dépense
Expense Report	Rapport de dépenses
Receipt	Reçu
Autoscan	Balayage automatique
Receipt Inbox	Boîte de reçus
Mileage	Kilométrage
Per Diem	Indemnité journalière
Unreported Expense	Dépense non déclarée
Category	Catégorie
Billable	Facturable
Policy	Politique
Policy Violation	Violation de politique
Approver	Approbateur
Submitter	Soumetteur
Advance	Avance
Corporate Card	Carte d'entreprise
Trip	Voyage
Travel Desk	Agent de voyages
Reimbursement	Remboursement
Audit Trail	Journal d'audit

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