



# **Business travel assurance**

**Your essential tool for compliant  
business travel**



**Introducing Business Travel Tool 3.0**

# **Next-generation business travel is now a reality**

Our Business Travel Tool (BTT) is a proven solution for helping businesses and their employees manage the immigration, social security, COVID-19 and tax compliance risks of short to medium term business travel.

**We are here to explain why**





The technology is a direct purpose-built response to the complex and ever-changing compliance risks imposed on business travellers. These require businesses to implement robust policies and practices for managing the immigration, tax, social security and COVID-19 compliance risks in an increasingly complex and heavily regulated environment.

It has been designed specifically to help reduce the cost and effort associated with this activity:

**Our research shows Global Mobility professionals spend 44% of their time on immigration and tax compliance activities detracting from other important work\***

BTT applies to organisations wishing to support their business travellers and remote workforce to remain compliant. The challenge without such a tool is that HR and the business traveller will typically take an excessive amount of time completing a manual process and may miss some of the risk questions altogether, creating both a practical and corporate compliance risk.

\*Santa Fe Relocation Global Mobility Survey 2021.

## Detailing the compliance challenge

As most travellers who have sought work or residency permission from a foreign immigration authority can confirm, the actual process usually proves well documented and easy to follow.

The process for business travel and remote working is less straightforward. It is complicated by a lack of consistent definition between one country and another as to what constitutes business travel permissible remote working. If you get it wrong, the consequences can be both expensive and long-lasting. Take a look at some of the consequences.

High profile reputational/brand damage which can affect future visa requests from company.



Embarrassment in front of clients if your staff are removed from their premises by the authorities.



Employee dissatisfaction and a lack of trust.



Budgetary risk and unexpected financial penalties.



The risk of prosecution and legal costs, refusal of future visa applications.



Reduced productivity of workforce owing to delays and quarantines.



Delays caused to in-house and client projects or programmes.



Damage to government relationships.



Employment law risk.



Failure in duty of care.



**The process for business travel is complex due to a lack of consistent definition between countries.**

## Reducing the risk of non-compliance

BTT from Santa Fe Immigration is an innovative risk and compliance management system that enables HR and global mobility teams to mitigate immigration, COVID-19, tax and social security regulations for business travellers and remote workers, globally. The logic in the technology is based on best practice, international tax and social security data, the latest COVID-19 regulations and Santa Fe Immigration's expertise in making the visa process simple and easy as possible for your users to navigate. Indeed, the tool was designed and developed in co-ordination with our own in-house team of immigration lawyers and experts.

Real-time pre-trip assessment of visa & work permit requirements<sup>1</sup>.



Passport & visa validity monitoring and automated expiry alerts.



Self-service or managed service options available.



Latest COVID-19 entry requirements always available.



Form factory enabling easy production of PWN forms, A1s & more<sup>1</sup>.



IOS/Android smartphone App—also accessible via any digital device.



Contains full internal travel approval solution<sup>2</sup>.



Contains a full remote working risk assessment & travel approval process.



National and state level tax monitoring and alerting for over 200 countries.



**The result is a range of capabilities that can be relied upon to keep your employees fully compliant with local visa, employment, social security, COVID-19 and tax laws.**

24/7 live chat support with 99.8% system availability.



Full suite of customisable reports and visualisation tools for HR.



Commercially attractive terms including significant discounts for scale.



Single price per user per year. Free licences for HR administration.



GDPR compliant and can be integrated to other digital platforms<sup>3</sup>.



Daily updates to logic contained in the tool to reflect up-to-date regulations.



1. Available in over 200 countries 2. Including social security certificates and invite letters. 3. This can link to your expenses system 4. Including travel management company systems, HR systems and expense solutions.

# Making the business case for compliance

## Immigration

### Issues

Increased emphasis has been placed on immigration compliance by initiatives to protect national workforces, along with increased border security, due to the current geopolitical climate.

### Penalties and risks

- Refusal of entry for not having the correct visa.
- Fines for entry without the correct visa.
- Ban of future entry for individual and other travellers from the organisation.
- Arrest and detention/removal from the country for overstaying.
- Watch listing of organisation or individual causing visa/entry problems for future travellers from the organisation.

### Mitigations

- Review travel activity before it takes place to prevent non-compliance with immigration law.
- Track visa expiry dates and ensure those travellers have returned when they should.
- Consider introducing business travel approval process to ensure above is done.

## Tax

### Issues

Over the last ten years, there has been a significant shift in how global corporations pay tax. Several years ago, the OECD created a new series of guidelines for national governments to implement some corporate taxation regulations and we are already starting to see the impacts.

### Penalties and risks

- Fines.
- Permanent establishment risks.
- Base erosion and profit shifting (BEPS).
- Withholding tax.
- Shadow payroll.
- Economic Employment.

### Mitigations

- Identify employees with personal tax exposure or potential liabilities to maintain your and their tax compliance.
- Review travel activity data in aggregate to determine if there is a risk of creating a permanent establishment.
- Understand your requirements in relation to how each country is implementing the BEPS actions.
- Learn how much impact the overseas travel has on your payroll costs.
- Recent developments in the areas of remote working will only exacerbate reliance on the 183-day rule\*. If your employees have been working remotely during the COVID-19 pandemic they may already have triggered economic employer liabilities—remember they are working not visiting.

\*For many years, the Global Mobility profession have relied on the so called 183-day rule. This so-called rule assumes that there are no tax issues for an employee working on a short-term basis in a country other than their home country as long as the employee is not present in a host country for more than 183 days and that they are paid by their home location.

However, the 183-day rule is not actually a rule but rather an exception to the rule that tax is paid in the location an individual's employment is exercised.

## Social security

### Issues

The rationale for the EU Posted Worker Directive 2018/957/EU was primarily to protect employment rights within lower and higher-cost European territories. Although social security obligations can be one of the most significant contributions that employers will pay if they decide to send an employee overseas, social security may also be one of the most overlooked aspects of the compensation package.

The major social security issues that concern both employer and the employee going abroad are whether contributions to social security plans will be required in the home country, host country, or both and whether the international travel will result in the employee losing any benefit entitlements.



## Penalties and risks

- In Asia, directors who are listed on the organisation register can be banned from taking directorships in new companies.
- Under the EU Posted Worker Directive, fines up to €15,000 per employee per incident of non-compliance. These can be increased in size for repeated breaches.
- Companies viewed as repeat offenders can be excluded from posting workers and this is not limited to the country of breach.
- Removal from the country for failing to comply.

## Mitigations

- If travelling into the EU, pre-travel checks to see if A1 form or posted worker registration needs to be done.
- Are suitable arrangements in place for overseas remote workers?
- Are there reciprocal arrangements/treaties in place between origin and destination country?

# COVID-19

## Issues

The COVID-19 pandemic that began at the end of 2019 was something that governments around the world were unprepared for. The World Health Organisation declared a public health emergency of international concern regarding COVID-19 on 30 January 2020. Since that time governments have responded by closing borders or at least limiting entry, imposing quarantine regimes and more recently requiring test and vaccine certificates as a condition of entry.

## Penalties and risks

- Requirement for test and vaccine certificates.
- Mandatory quarantine—cost of hotel accommodation (pre and post travel).
- Border closures (complete or partial), requirements for special travel permissions.
- Requirements changing daily.

## Mitigations

- Review travel activity before it takes place to avoid costly quarantine periods and reduced productivity.
- Make sure your travellers are equipped with the necessary test and vaccine certificates if required.
- Check if your travellers require travel approval before they travel.

# Remote working

## Issues

Many of the compliance issues listed above are also relevant to remote workers. Immigration, tax and social security regulations apply equally to those working remotely outside their normal country of residence.

## Penalties and risks

- Fines
- Refusal of entry
- Removal from country (if already there)

## Mitigations

Develop a clear policy to determine the level of risk you are prepared to take as an organisation. Policies themselves can be used to mitigate some of the risks. For instance a policy might state that remote working requests would only be approved where the employee had a right of residence in the 3rd country.

Review all remote working requests and analyse all potential compliance issues, risks and costs prior to approval.

BTT offers you an automated solution to conduct personalised business traveller risk assessments in real time for immigration, social security, COVID-19 and tax, on an individual, journey by journey basis.

### **Business travel assurance**

Introduces automated assessments—crafted by experts and updated daily.

Reduces time and effort needed to manage traveller compliance.

Can support you with a self-service or managed service model

Reduces the risk of costly non-compliance fines and penalties.

Enables tracking of business traveller movement via manual entry of trips or GPS.

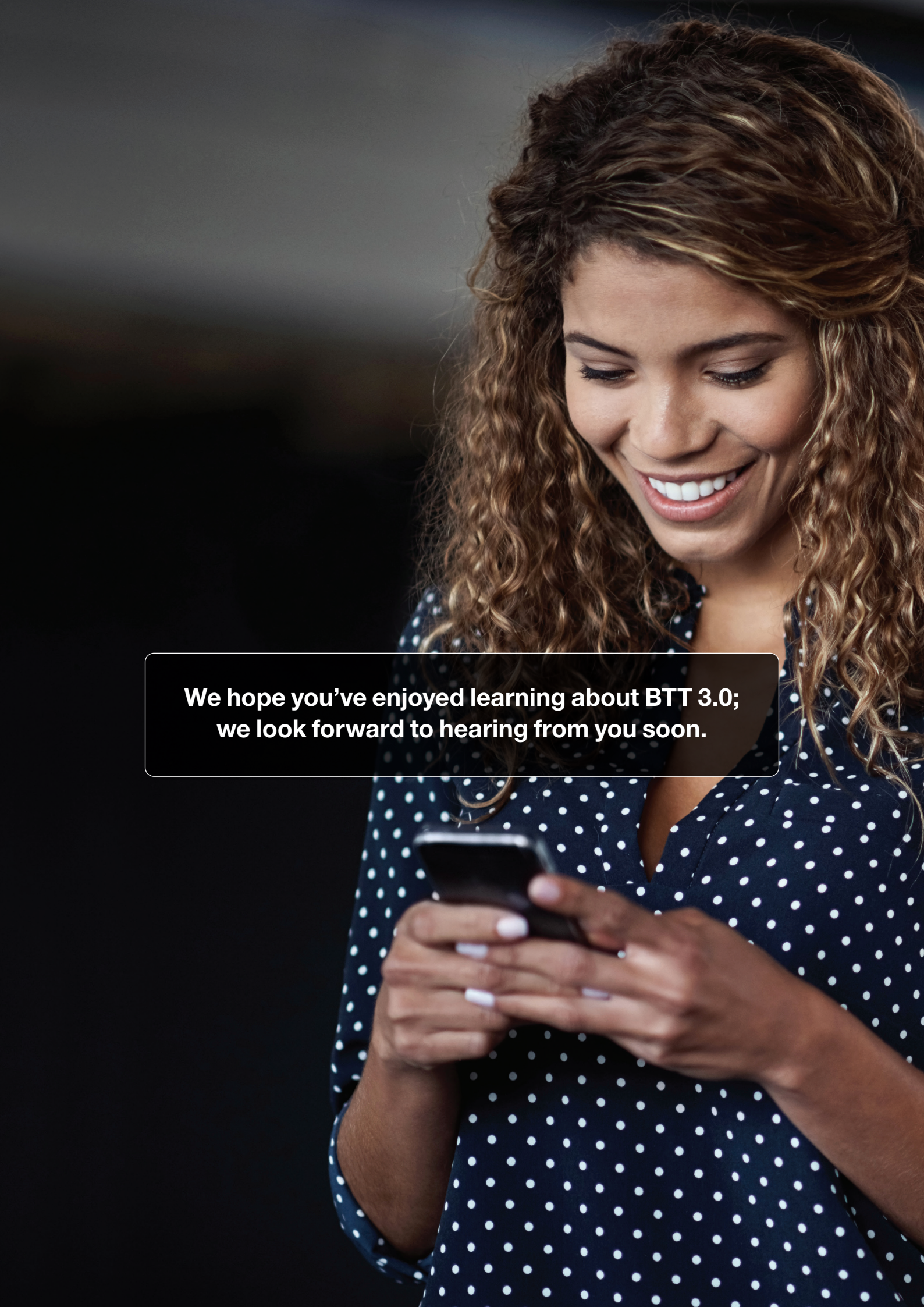
A record of every trip can be downloaded for country tax reporting if needed.

Alerts issued in the event of a taxable event.

Supports extensive, customisable reporting with a range of visualisation tools.

Integrates to your HR and travel booking system and to our dedicated in-house immigrations lawyers and experts.



A woman with voluminous, wavy brown hair is smiling warmly while looking down at her smartphone. She is wearing a dark blue top with white polka dots. The background is a dark, out-of-focus gradient.

**We hope you've enjoyed learning about BTT 3.0;  
we look forward to hearing from you soon.**





# We help people to work, live and thrive in new places around the world

For more details on how we can make Immigration easy for you visit [www.santaferelo.com](http://www.santaferelo.com) or email [immigration@santaferelo.com](mailto:immigration@santaferelo.com). We look forward to partnering with you.

## About Santa Fe Relocation

Santa Fe Relocation is a Global Mobility company specialising in managing and delivering high-quality relocation services worldwide. Our core competence is providing services that help corporations, their employees and their families to relocate and settle in new places. These services are delivered to a consistently high standard, locally and globally, through our own operations and approved partners. Visit [www.santaferelo.com](http://www.santaferelo.com).

## Environmental Responsibility

As outlined in our Communication on Progress report, we take our environmental responsibility very seriously. We always aim to use printers that are FSC certified. This means that the printer purchases and uses wood, paper, and other forest products produced from well-managed forests and/or recycled materials. If you have received this document electronically, please consider your environmental responsibility before sending to print.