WorkFlex

Business Travel Trends 2026

When volume becomes exposure: governing cross-border business travel compliantly at scale

Foreword

Business travel has always carried compliance obligations. What has changed is scale. Volumes have increased, travel patterns have diversified, and cross-border activity that was once occasional is now routine. Informal handling methods that worked when exceptions were rare are under strain. At higher volumes, ad-hoc processes do not just become inefficient. They become inconsistent, difficult to justify, and impossible to scale in a controlled way.

What was previously absorbed through individual judgment is now a high-throughput flow of cross-border work events. Each trip may look minor in isolation. In aggregate, they create accumulated exposure across multiple regulatory domains. As a result, organisations are finding that business travel compliance risk is no longer episodic. It is structural.

This report is written for the teams who encounter that friction first. **HR and People teams** manage employee experience and policy intent. **Global Mobility teams** see patterns of movement and emerging exposure. Travel functions manage booking and approvals at speed. **Legal, Finance, and Tax teams** are asked to assess risk after the fact - often with incomplete data. Each function holds part of the picture, but no single team can manage the issue alone.

The leadership challenge is practical rather than theoretical. Organisations need to enable cross-border travel without slowing the business, while remaining defensible across immigration, tax, social security, labour law, posted-worker obligations, data protection, and duty of care. These requirements are not new. What has changed is how frequently they are triggered by ordinary business travel.

The structure of this report is deliberate. It starts with the operational signals that indicate rising volume, complexity, and workload. It then translates those signals into the compliance risk landscape that business travel can activate. Finally, it examines how an execution layer can convert that complexity into a repeatable way of working. The objective is straightforward: keep travel fast for employees, while ensuring outcomes remain defensible for the organisation.

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Business travel enters 2026 with a clear headline: growth. Less visible, but more consequential, is what scales alongside it. Compliance work is increasing faster than most operating models were designed to handle. For leadership teams, this is no longer about managing a small number of complex exceptions. It is the daily requirement to enable cross-border trips at volume, while remaining defensible across multiple compliance dimensions that depend on trip context often captured late, partially, or inconsistently.

This shift changes the nature of the problem. What once sat at the margins of travel programmes is now embedded in routine operations. Each trip triggers potential considerations across immigration, tax, social security, labour law, and duty of care. When those considerations are addressed informally or retrospectively, exposure does not disappear. It accumulates.

Across 2024–2025, three operational realities become increasingly clear. First, travel intensity rises sharply. Trips per active customer increase materially, resulting in more cross-border events per organisation and far less tolerance for manual back-and-forth. Processes designed for occasional review struggle under sustained throughput.

Second, route diversity remains structurally high. Even where a small number of corridors dominate overall volume, the long tail of destinations persists. That tail continuously generates "exceptions" that cannot be managed sustainably through shared inboxes, static country lists, or informal escalation. What looks like an edge case in isolation becomes routine in aggregate.

Third, compliance workload itself becomes a signal of operating strain. As more trips are flagged for "attention," the programme is effectively indicating that uncertainty is accumulating faster than it can be assessed, mitigated, documented, and closed out consistently. The issue is not that teams are identifying risk. It is that the volume of unresolved questions outpaces the organisation's ability to deal with them in a controlled way.
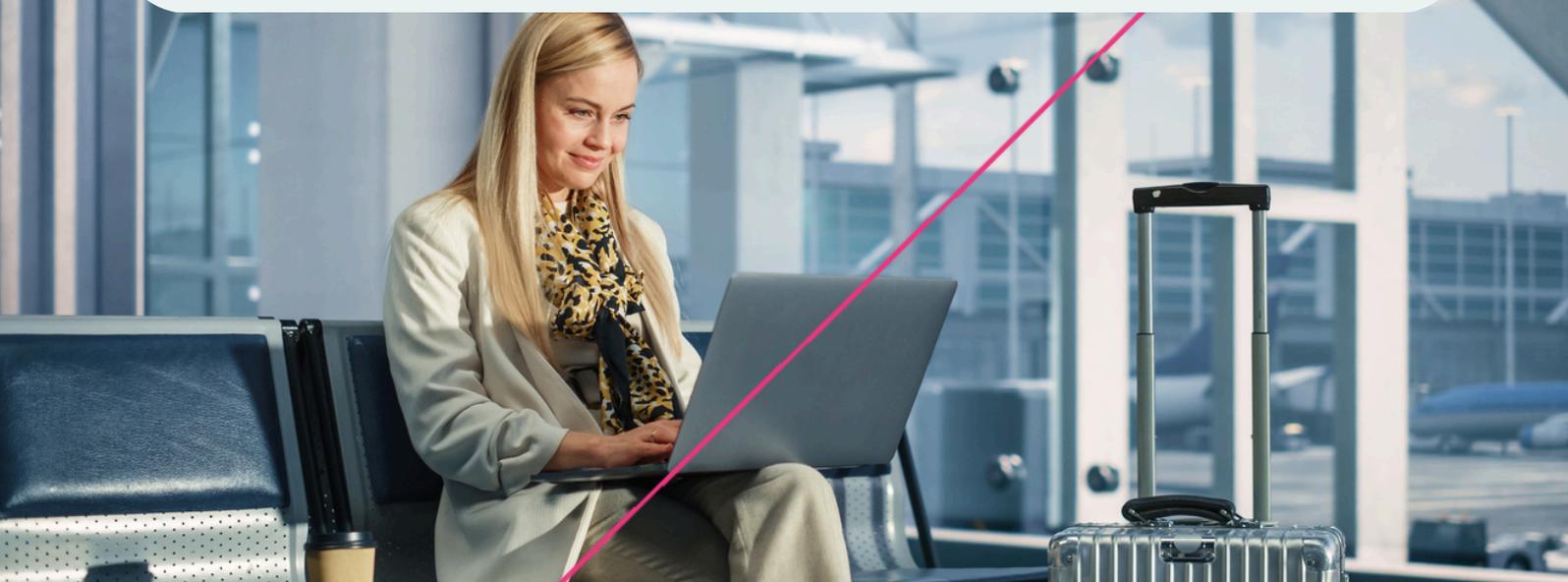
Executive Summary

A parallel signal reinforces the same conclusion: documentation demand increases sharply and becomes a throughput constraint. At scale, documents are not administrative overhead. They are evidence. If proof is created late, stored inconsistently, or detached from the trip record, defensibility weakens precisely when leadership needs it most—during audits, incidents, employee disputes, or regulator inquiries.

The strategic question for 2026 is therefore not how to limit cross-border business travel. It is how to govern it credibly at scale. That requires consistent intake, reliable decisioning, standardised mitigation, and trip-level evidence that can be retrieved when needed. Without that foundation, speed and defensibility remain in tension. With it, they no longer need to be.
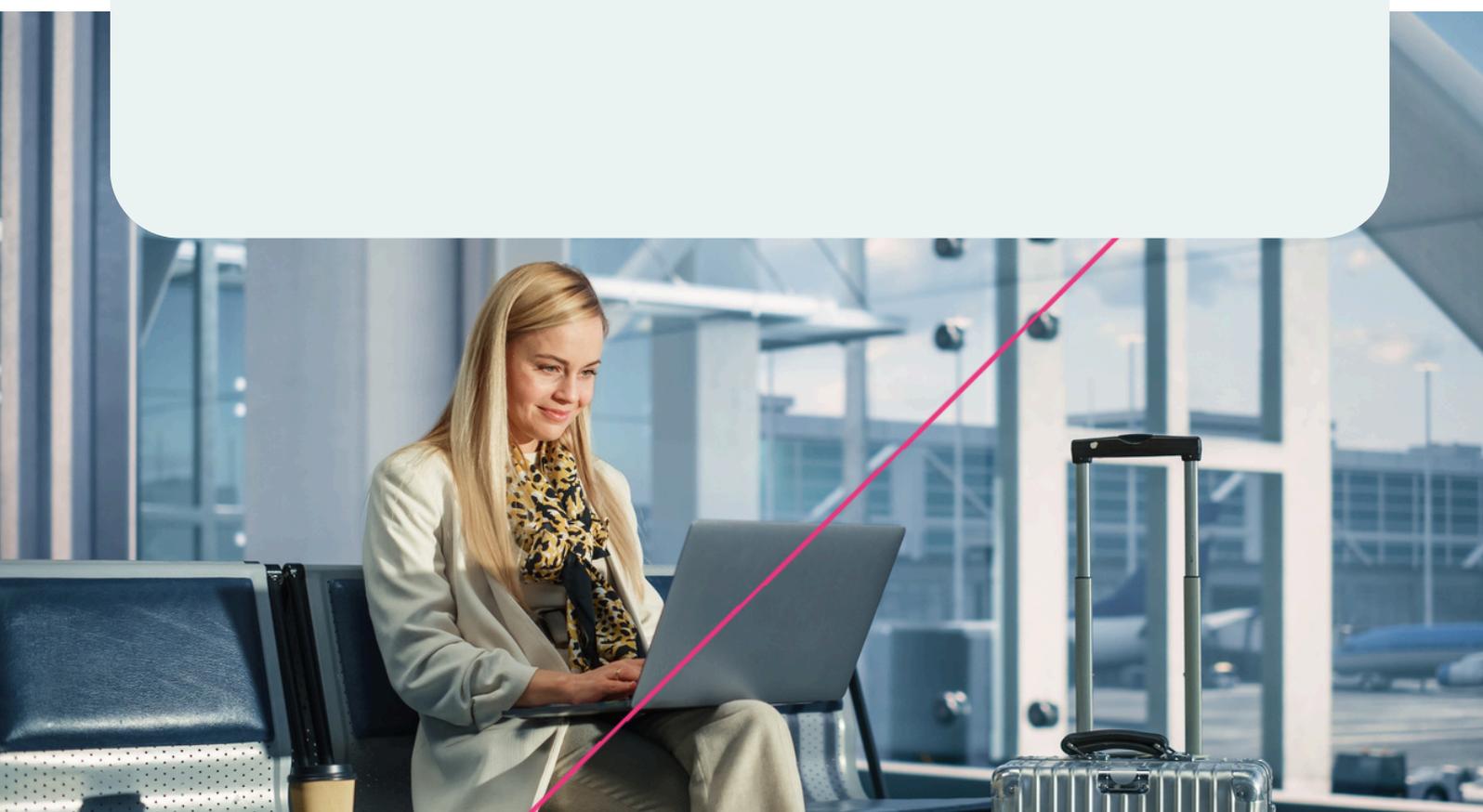
Introducing WorkFlex and why this data exists

WorkFlex is a platform designed to help employers operationalise cross-border compliance for business travel and mobile work. It addresses a recurring operational question "Can this person travel and work there?" by turning it into a structured, repeatable process. Decision-grade trip context is captured early, relevant compliance dimensions are assessed consistently, and the documentation and evidence required for defensibility are generated as part of execution rather than reconstructed after the fact.

That operating perspective is also why the data in this report exists. The trend signals presented are derived from aggregated platform activity across 2024–2025. They reflect how real business travel cases move through a compliance workflow at scale: how travel intensity develops, where route complexity concentrates, how often trips require additional scrutiny ("attention"), how high-risk flags evolve, and how documentation demand changes over time.

The objective is not to suggest that every metric maps directly onto every organisation. It is to surface practical operating signals leadership teams can use to understand where workload increases, where processes strain first, and where unmanaged exposure typically accumulates when governance and evidence do not keep pace with travel volume.

Key findings at a glance

+400%

increase in the share of
business travel trips

2024 - 2025

→ volume turns compliance from casework into throughput.
What was manageable as exception handling becomes a
repeatable process requirement.

~2.8x

Trip intensity per customer nearly
tripled

2024 - 2025

→ consistency must scale across different org designs, risk
appetites, and stakeholder setups without becoming
bespoke.

+181%

trips per active customer

2024 - 2025

→ intensity amplifies rework. When inputs are incomplete,
the "cost per trip" in internal coordination grows non-
linearly.

+275%

increase in the share of trips
flagged for attention

2024 - 2025

→ uncertainty is becoming a workload category. "Attention" is
where queues form, escalations pile up, and inconsistency
starts.

+167%

increase in the share of
high-risk trips

2024 - 2025

→ high-risk is frequent enough to require standard handling
and clear ownership otherwise specialist capacity
becomes the bottleneck.

~3x

Total documentation volume scaled
~3× faster than trip volume

2024 - 2025

→ documentation becomes throughput and audit trail.
Evidence must be produced during the process, not
reconstructed after.

Leadership takeaway: the defining signal for 2026 is not that business
travel has returned. It is that **scale transforms minor process gaps
into sustained, unmanaged exposure.**

Why 2026 is a business travel governance challenge - not a policy problem

Business travel compliance is rarely triggered by destination alone. The same route can be low-risk or high-risk depending on planned activities, duration, nationality, employment/payroll setup, and presence patterns. That means compliance depends on context and context is often missing at the moment it matters most: before travel is booked and commitments are made.

Business travel compliance is rarely determined by destination alone. The same route can present low or high risk depending on planned activities, duration, nationality, employment and payroll setup, and historical presence patterns. Compliance therefore depends on context. In practice, that context is often missing at the moment it matters most: before travel is booked and commitments are made.

Many organisations still operate with a split model. Travel is booked first. Compliance questions are addressed later, typically when something "looks unusual." At low volumes, this can appear workable. Under higher travel intensity, it fails quietly. Trips proceed without decision-grade inputs, escalation happens late and under time pressure, documentation is pursued after the fact, and evidence ends up fragmented across inboxes and shared folders, detached from the trip record.

Leadership teams experience the consequences as friction and unpredictability. Approvals slow down. Similar trips receive different treatment. When challenged, it becomes difficult to demonstrate that decisions were made through a consistent, defensible process.

The shift required for 2026 is straightforward. Business travel needs to be governed as a repeatable compliance process, not managed through policy alone. At scale, small process gaps do not remain isolated. They recur, compound, and translate into sustained exposure.

The operating signals shaping Business Travel 2026

The most effective way to read the next section is as a single narrative of escalating pressure. Travel intensity increases first. Route complexity then multiplies the number of contexts that must be assessed. Workload signals show where uncertainty begins to accumulate. Finally, documentation demand indicates whether the programme can still produce proof at speed. These signals are different perspectives on the same underlying reality: compliance is becoming an operating system requirement, not a supporting function.

1 Insight 1 — Travel intensity is rising: repeat travel is turning compliance into a through put challenge

Business travel growth is often described simply as "more trips." Operationally, the more significant shift is intensity. As travel becomes a routine part of how teams operate, the same organisations are sending employees across borders more frequently. This creates repeat exposure across multiple jurisdictions, recurring documentation requirements, and a higher likelihood that small process gaps will compound over time.

The "trips per active business travel customer" trend makes this shift visible. What appears as moderate activity in early 2024 evolves into a materially different operating reality by the end of 2025. **The average customer moves from 37.1 trips per quarter in Q1 2024 to 104.3 trips in Q4 2025.** This is not a marginal increase. It reflects a transition from occasional cross-border movement to sustained, high-volume travel patterns.

Trips per active business travel business customer

| Quarter	Trips per Active Customer	%YoY
1Q24	37	
2Q24	59	
3Q24	55	
4Q24	75	391%
1Q25	66	330%
2Q25	74	78%
3Q25	70	26%
4Q25	104	38%

■ Trips per Active Customer ● %YoY

This matters because rising intensity changes how compliance work behaves. At low volumes, informal handling can appear "good enough." A manager approves, Travel books, and specialists are involved only when something seems unusual. As intensity increases, that model breaks quietly. The same frictions repeat: missing trip context triggers back-and-forth, escalation happens late, and evidence becomes dispersed across inboxes and shared folders. The process starts spending more time chasing inputs than controlling risk.

For leadership, the implication is clear. Consistency becomes an operating requirement. When trip volume per customer triples over time, organisations can no longer rely on individual judgment and ad-hoc escalation to "catch the risky ones." The programme needs a way to capture decision-grade context early enough to maintain speed while remaining defensible. Once intensity rises, delays and inconsistencies stop being isolated exceptions and become systemic.

Stronger programmes respond by treating structured intake as a speed lever, not as bureaucracy. They define what must be known before travel is considered "ready"— purpose and activities, dates, and traveller and employment context—and ensure that decisions and required proof are produced as part of the workflow, not reconstructed afterwards. This is how scale remains manageable: routine travel stays fast, while genuinely sensitive cases are identified early, with sufficient time to mitigate properly.

As intensity increases, the next question shifts from "how much travel" to "what kind of travel dominates the workload." That is why the next insight looks at how high-risk signals are accelerating, and why the hard cases become material once scale sets in.
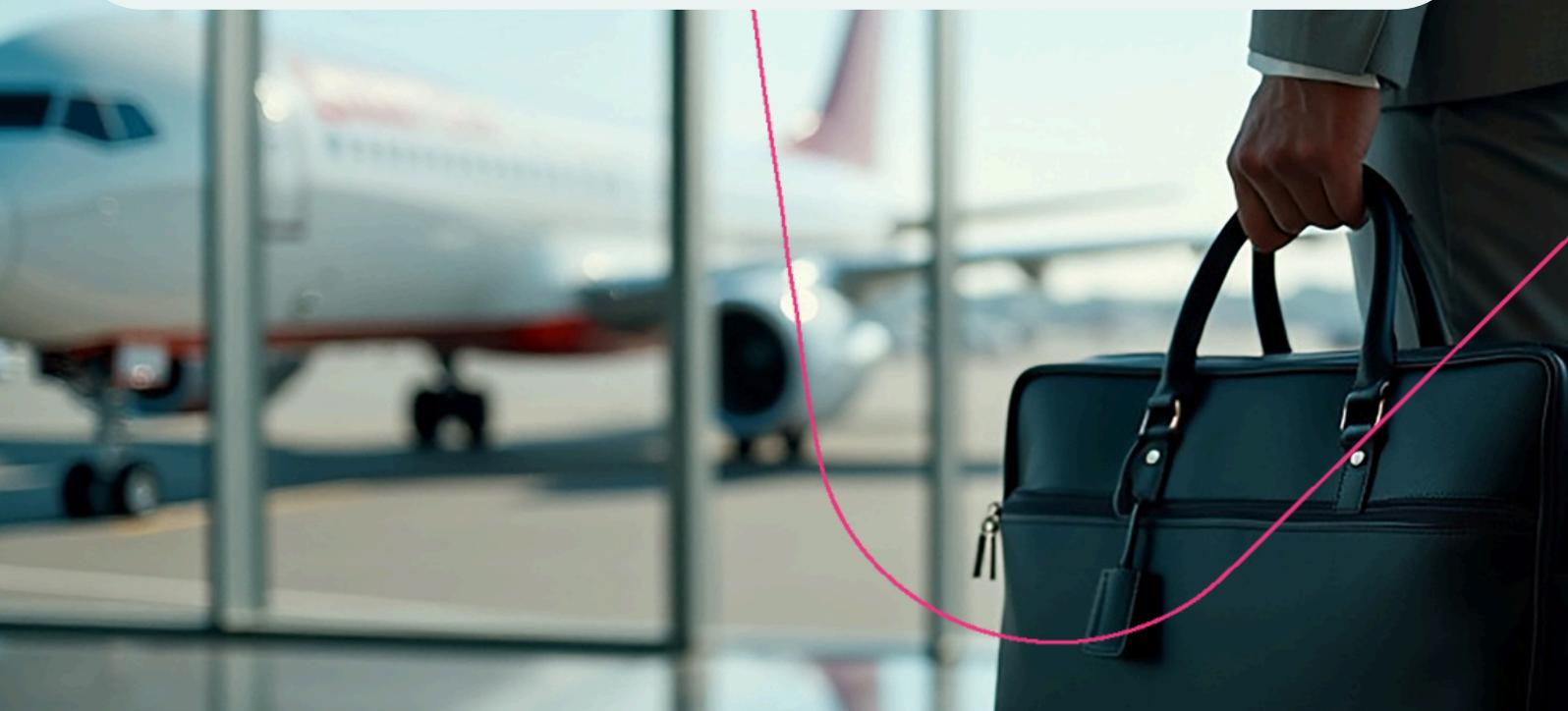
2 Insight 2 — High-risk travel is accelerating, and the "hard cases" are becoming a material operating load

As business travel scales, compliance burden does not increase evenly across all trips. It concentrates in cases where small differences in activity, duration, or employment context change the legal classification, and where errors are most likely to lead to disruption, enforcement action, or reputational impact. That is what makes the high-risk signal strategically relevant. It indicates where the operating model is most likely to come under strain first.

High risk flags (% of total) 2024-2025

The practical implication is clear. High-risk trips tend to cluster around compliance dimensions where context is decisive, particularly visa and work entitlement, and labour law. In these areas, the determining factor is not simply where someone travels, but what they will do there, under which employment arrangement, and for how long.

When that context is captured late or inconsistently, teams default to reactive escalation. Decisions are made under time pressure, mitigations vary by case owner, and evidence is assembled after the fact. As high-risk volume increases, this approach stops being an inconvenience and becomes an operating constraint.

For leadership teams, the issue is not the need for "more checks." It is the ability to remain stable and defensible at scale. When high-risk cases are handled ad hoc, specialist capacity becomes the bottleneck, cycle times extend, and similar trips receive different outcomes depending on timing and ownership. When high-risk is governed as a defined case type with clear decision thresholds, standardised mitigation steps, and explicit proof requirements - the programme can stay fast for routine travel while remaining controlled where downside is highest.

Strong programmes therefore treat high-risk as a workflow trigger, not a label.

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3 Insight 3 — "Attention" is the strain indicator: uncertainty is rising faster than most processes can absorb

When business travel compliance begins to strain, the first instinct is often to introduce more policy. A more reliable signal sits in operations: how many trips cannot be processed confidently through the standard path and therefore require additional scrutiny. In this data set, that signal is clear. Trips flagged for "attention" increase from 43 in Q1 2024 to 10,981 in Q4 2025. At that point, what was once exception handling becomes a sustained workload category rather than an occasional interruption.

Compliance Risk (% of total) 2024-2025

Interpreting this correctly requires translating workflow states into business language, without overloading the reader with labels. In practical terms:

- **Completed** indicates that the trip reached a closed outcome in the workflow. The case was assessed, any required steps were completed, and the record is defensible.
- **Attention** indicates that the workflow identified uncertainty or additional requirements that must be resolved before the trip can be considered "ready." This may include clarification of planned activities, missing inputs, additional documentation, or escalation to specialists.
- **ETA required / ESTA** required flag cases where a specific travel authorisation is a prerequisite for travel and must be obtained in time.
- **Handled by WorkFlex** indicates cases processed through the execution layer rather than managed purely through ad-hoc coordination.
- **Other groups non-standard or residual states,** such as incomplete legacy cases or cancellations.
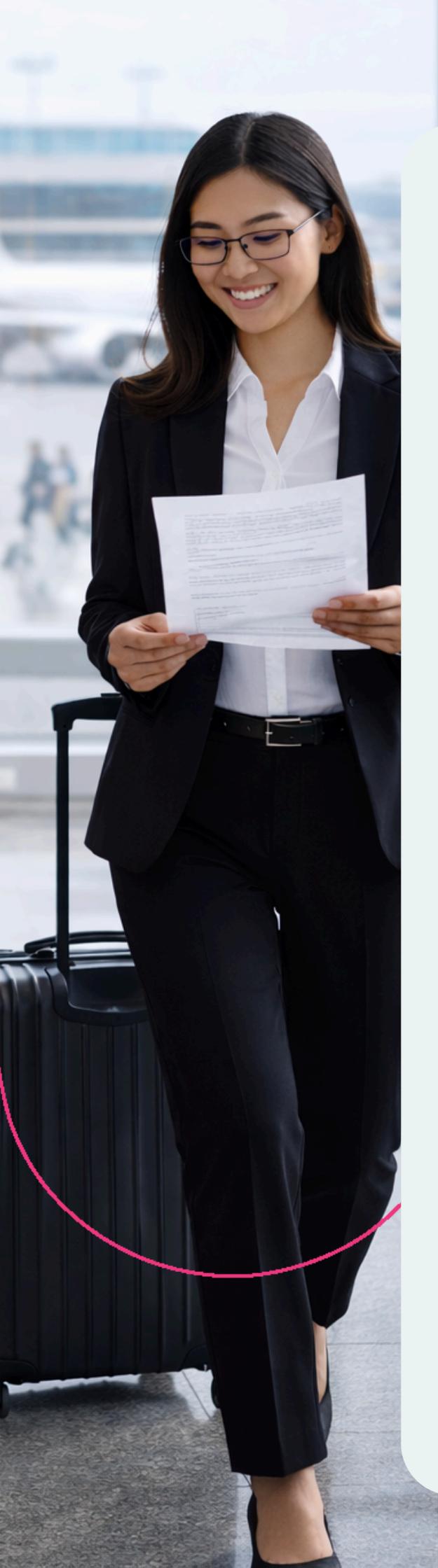
Operationally, the message is not that "attention" is a problem. The issue is that attention needs a clear operating definition. At scale, attention often turns into a waiting room. Trips continue to move forward while checks remain incomplete, escalation happens late, and documents are pursued after decisions are already implied. This is how unmanaged exposure accumulates—not through a single visible failure, but through repeated ambiguity that becomes normalised under volume.

For leadership teams, the risk is not the label itself. It is what the label reveals about the operating system. As the share of trips in "attention" grows, a larger proportion of outcomes depend on late-stage intervention, fragmented ownership, and incomplete evidence. These are precisely the conditions that drive inconsistent decisions and weaken defensibility. Over time, behaviour adapts around the bottlenecks, and the programme becomes reactive by default.

Stronger programmes address attention with clarity rather than added complexity. They treat it as a managed case lifecycle with explicit closure conditions: what is uncertain, who owns the decision, which actions must be completed, and what proof is required to close the case. In well-run programmes, attention does not fade away with time. It closes with a decision, completed steps, and evidence stored against the trip record.

Once attention operates as a controlled queue rather than a holding zone, organisations can distinguish routine uncertainty from genuinely high-risk travel and focus specialist capacity where it changes outcomes. That sets up the next insight: when high-risk volume increases, mitigation and proof must be standardised, or the hardest cases become the bottleneck for everything else.

4 Documentation has become a throughput capability (and the audit trail)

TThe most underestimated constraint in business travel compliance is not assessment logic. It is evidence production at volume. Across 2024–2025, the number of required documents increases from 810 in Q1 2024 to 12,442 in Q4 2025. This is not a one-off spike. It is sustained quarter-by-quarter growth, followed by a step change in late 2025 that turns documentation from "admin work" into a core operational capability. At the same time, the mix remains concentrated. Insurance and A1/CoC account for the majority of flagged documents, with smaller shares for posted-worker documentation and visas during the observed period.

Documents required 2024-2025

Operationally, this shifts the nature of the compliance challenge. Documentation is no longer peripheral. It becomes the throughput engine of the programme. When documents are requested late, received late, or stored inconsistently, two things happen at once: the process slows, and defensibility weakens. The distinction is subtle but decisive. Many teams can perform checks when asked. Far fewer can demonstrate that those checks were applied consistently, trip by trip, under time pressure. At scale, "we considered it" is not a control. A complete, retrievable trip record is.

This becomes even more critical when business travel blends with personal time, such as short personal extensions or "vacation adjacency." The compliance question does not become simpler because the calendar does. It still depends on what work was performed, under what conditions, and what evidence exists. If proof is not produced as part of the workflow, the burden shifts to reconstruction later. Reconstruction is where programmes fail quietly: missing attachments, unclear rationale, inconsistent naming, and documents detached from the trip context that explains why they exist.

For leadership, the implication is practical. Documentation is not bureaucracy; it is risk containment and business continuity. Missing A1 or CoC proof can disrupt travel on the ground. Missing registrations can translate into enforcement exposure. Missing insurance confirmation can turn an incident into an avoidable cost shock. Beyond the individual trip, inconsistent evidence is what makes governance fragile. It prevents leaders from answering, with confidence, whether the organisation applies a repeatable process across teams, destinations, and over time.

Stronger programmes treat documentation as a designed output, not a side effect. They define a small number of outcome-based document packs, for example, standard trips, trips with mitigation, and high-risk trips and ensure that every required document is generated, requested, stored, and retrievable with the trip record. The objective is not a larger archive. It is a workflow in which evidence is produced during execution, so audit readiness is not a separate project later, but a byproduct of how the programme operates day to day.

From signals to exposure: what these trends are really telling leadership

These signals are not separate stories. Together, they describe a single operating reality. Business travel is scaling, and the work required to assess, mitigate, and document compliance is scaling with it. As intensity rises and route diversity persists, more cases require scrutiny. As scrutiny increases, attention expands into operational backlog unless it is actively governed. As backlog grows, evidence fragments unless it is produced and retained systematically.

At that point, adding more manual reviews is rarely the solution. It often slows approvals without restoring consistency, because the binding constraint is not effort. It is workflow design: how trip context is captured, how decisions are made, how mitigations are standardised, and how evidence is retained at the trip level.

This is where governance must meet substance. Organisations need a clear understanding of the risk landscape that business travel can trigger, so they can assess consistently, mitigate predictably, and remain defensible when it matters.
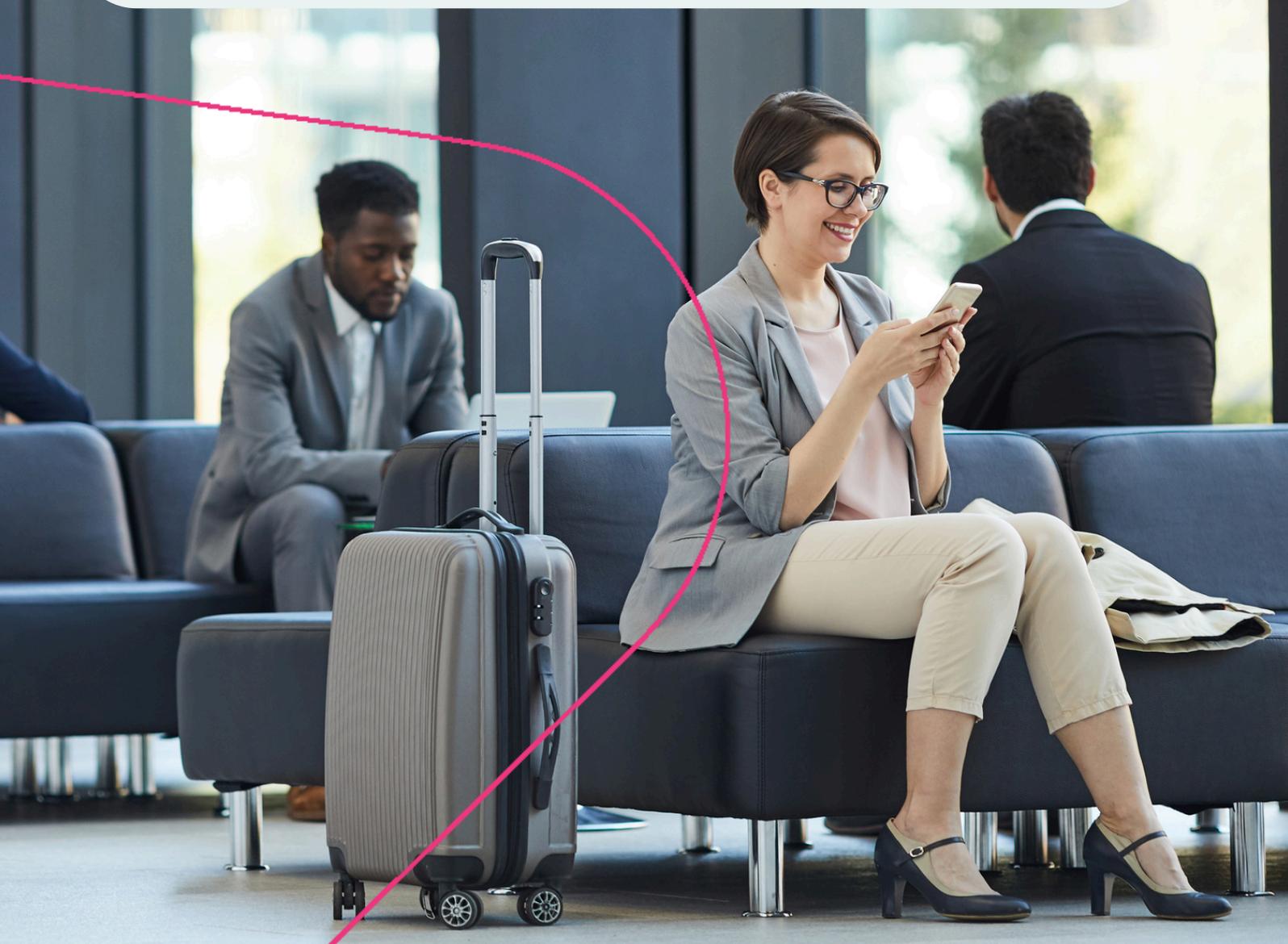
Compliance risks business travel can trigger

Business travel can trigger different legal, tax, and employment obligations depending on destination, planned activities, duration, traveller nationality, and employment or payroll setup. The risk dimensions outlined below represent the core coverage areas leadership teams need to govern—not because every trip engages every risk, but because misclassification or missing evidence can lead to consequences that are disproportionate to the trip itself.

A   Right to work, labour exposure, local obligations

Visa & work entitlement

This risk exists because "business travel" is not a legal category that automatically permits work. Depending on destination rules and the traveller's planned activities, a trip that appears routine can be interpreted as performing work without the required authorisation. Misclassification can carry severe consequences. Undertaking work activities without a valid right to work may be treated as undeclared work, leading to fines exceeding €5,000 and, in some cases, entry bans or restrictions on future travel.

For organisations, this risk is not theoretical. It is driven by activity detail, nationality, and the nature of the work performed. A defensible programme therefore treats immigration entitlement as context-driven and trip-specific, rather than corridor-driven.

Posted Workers Directive (PWD) / registrations

Posted Worker Directive (PWD) obligations arise when employees provide services in another country under conditions that qualify as a posting under local rules. The core risk is the assumption that business trips are "too short to matter," leading organisations to overlook registration requirements and applicable local working conditions.

The consequences can be significant. They include financial penalties as well as non-financial sanctions, such as market exclusion or restrictions on the ability to do business. Operationally, the most common failure point is timing. Registrations are often required before services begin, which means the programme must identify PWD-relevant trips early and route them through a controlled execution path.

Labour law

Labour law risk arises because certain destination-country protections can become applicable depending on duration, posting characteristics, and an individual's habitual place of work. This can affect minimum wage requirements, working time and rest rules, paid leave entitlements, and termination protections. Even where full local employment law is unlikely to apply to short trips, partial protections can still create exposure if thresholds are approached or exceeded without being recognised.

For leadership teams, the practical issue is consistency. Without a structured approach, similar trips are handled differently, and the organisation cannot clearly explain why one case was treated as low exposure while another was escalated. That inconsistency weakens both defensibility and confidence in the programme's decision-making.

B Tax and corporate exposure

Wage tax / payroll obligations

Wage tax risk exists because employee presence and work activity can trigger payroll obligations in the destination country. Wage tax can be substantial rates can reach up to 60%, and in certain scenarios up to 150% grossed up if the employer has not ensured taxes are paid. Beyond financial exposure, payroll obligations create administrative burden: local payroll setup, reporting, and ongoing compliance requirements. This is also where personal employee circumstances (e.g., residency issues) can matter meaning the organization needs a controlled method to collect and assess relevant input before approving travel.

Permanent establishment (PE)

Wage tax risk arises because employee presence and work activity can trigger payroll obligations in the destination country. Wage tax exposure can be material. Rates can reach up to 60%, and in certain scenarios up to 150% on a grossed-up basis if the employer has not ensured taxes are properly paid. Beyond the financial impact, payroll obligations also create operational burden. They can require local payroll registration, reporting, and ongoing compliance processes. This is also where individual employee circumstances, such as tax residency, become relevant. As a result, organisations need a controlled way to collect and assess the necessary inputs before travel is approved, rather than discovering exposure after work has already been performed.
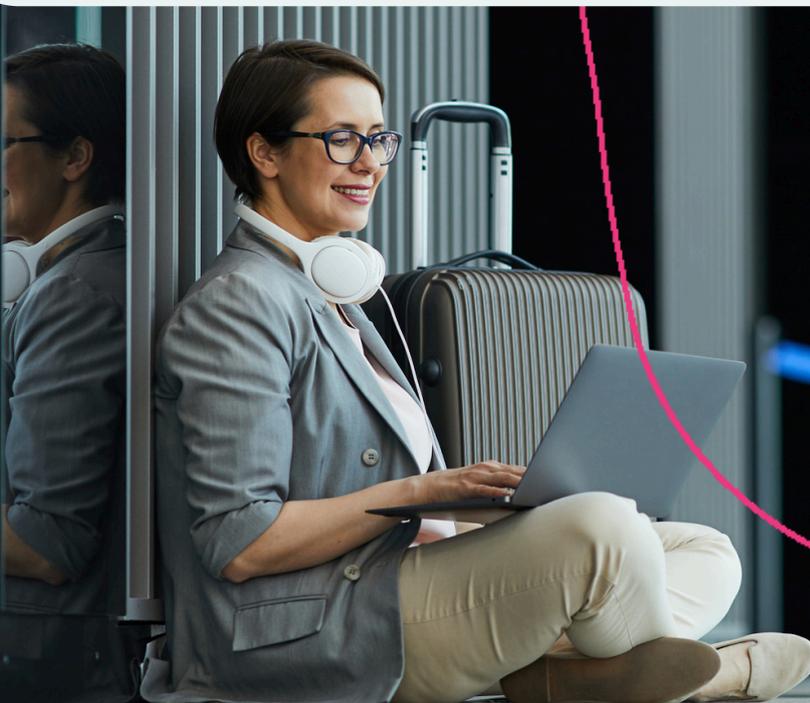
C Social security, evidence, data, duty of care

Social security & A1/CoC evidence

Social security risk has two dimensions. Employees may fall out of home-country coverage and, at the same time, become subject to contributions in the destination country. Even where bilateral agreements or EU coordination rules apply, formal proof is usually required—such as an A1 certificate within the EU, EEA, or Switzerland, or a Certificate of Coverage under applicable treaties.
The consequences can be material. Contribution exposure typically ranges from €5,000 to €15,000, with additional administrative obligations often exceeding €5,000, alongside penalties and interest. Operationally, this is as much an evidence challenge as a rules-based one. Without a structured way to request, track, store, and retrieve proof at the trip level, social security compliance becomes fragile under audit or enforcement.

Data protection

Data protection risk arises because employees working abroad may breach security and data protection requirements. This includes obligations under GDPR, local restrictions such as bans on specific tools or technologies, and contractual limitations on where customer services may be delivered from. These risks are often triggered by ordinary working patterns while travelling.
The consequences can be material. GDPR sanctions can reach up to €20,000,000 or 4% of global annual turnover, alongside civil claims and reputational damage. The leadership challenge is that data protection risk often appears indirect to travel teams. In practice, it becomes most acute when employees work from hotels, coworking spaces, or unsecured networks while crossing borders.

Travel health insurance / duty of care

Duty of care risk exists because employers can be held liable for medical costs if an employee suffers an accident while working abroad. The legal classification of occupational accidents is often ambiguous, particularly in blended work-and-travel scenarios where business and personal time overlap.
The potential impact is significant. Medical expenses can exceed hundreds of thousands of euros, alongside reputational damage and other non-financial consequences. Operationally, the implication is clear. Duty of care cannot be managed through policy statements alone. It requires preparedness: clarity on coverage, defined emergency handling processes, and the capability to support employees effectively when incidents occur.

> **Business travel compliance is not one risk, it is a portfolio of risks whose relevance changes with trip context. The operational task is not to memorize the list; it is to ensure every trip is assessed with enough context to identify which risks matter and what evidence is required.**

How WorkFlex helps

The signals in this report point to a clear operating reality. Business travel is scaling, route patterns remain complex, and the workload required to assess, mitigate, and document compliance is rising in parallel. Under these conditions, the cost of inconsistency increases rapidly. When trip context is captured late, escalation is fragmented across teams, mitigations vary by case owner, and evidence sits outside a defensible trip record, programmes fail in predictable ways. Cycle times increase. Similar cases receive different outcomes. Audit readiness weakens because proof must be reconstructed after the fact.

This is where an execution layer becomes relevant not as additional policy, but as a way to make cross-border compliance operational. That means structured, repeatable, and evidence-producing. WorkFlex is designed to support employers in doing exactly that. It operationalises the core question "Can this person travel and work there?" as a workflow that captures decision-grade input early, applies compliance logic consistently, and produces trip-level proof as part of execution, rather than relying on manual coordination and late-stage escalation.

What makes WorkFlex distinctive in practice

WorkFlex differentiates itself through a combination of in-house compliance expertise, end-to-end coverage, and enterprise-grade execution at scale. It is designed for organisations with sustained cross-border exposure, where consistency and defensibility are as critical as speed.

In practice, this means supporting environments with complex regulatory requirements, particularly DACH enterprises operating within EU frameworks, as well as UK mid-sized companies navigating post-Brexit conditions while expanding internationally. In these settings, informal coordination breaks down quickly. WorkFlex is built to provide a controlled, repeatable operating model that holds up under volume, scrutiny, and time pressure.

Built-in compliance expertise and immediate decision support

WorkFlex embeds specialist compliance knowledge into the platform so teams can assess cases immediately and consistently, instead of depending on slow advisory loops. This improves decision quality under time pressure and reduces preventable escalations driven by missing context

A complete operating layer instead of a patchwork of point solutions

Business travel compliance rarely breaks in just one place. It breaks across the chain: intake, assessment, mitigation, documentation, and proof. WorkFlex is positioned to support the full chain including the workflows that frequently drive complexity at scale so organizations do not need to stitch together separate providers and manual handoffs to make a trip "compliance-ready."

Designed for scale: workflow automation, visibility, and integration

As volume rises, manual coordination becomes the bottleneck. WorkFlex is built to standardize how cases move, how queues are managed, and how evidence is retained supported by enterprise-grade integrations/APIs and centralized dashboards for visibility across stakeholders.

What WorkFlex enables

Rather than displacing ownership in HR, Global Mobility, Travel, Legal, or Tax, WorkFlex is designed to stabilise execution so the operating model remains consistent as travel volume increases.

Structured intake (context captured early)

Travel requests are translated into decision-grade records. This reduces the most common driver of delays and inconsistency: destination-only requests that lack purpose/activities and employment context.

Consistent assessment logic (attention and risk flags as workflow signals)

WorkFlex helps identify which trips require additional scrutiny and which compliance steps may apply, so "attention" becomes a managed case state rather than a vague label or waiting room.

Operationalized mitigation (usable guidance, not interpretive policy)

Where mitigation is required, it is translated into implementable actions and traveler-usable guidance so "approved with mitigation" is executable clear steps, clear ownership, and clear closure requirements.

Evidence produced during execution (trip-level audit trail by default)

Documentation and confirmations are treated as part of trip readiness. Evidence is produced, stored, and retrievable with the trip record, strengthening defensibility without adding manual overhead.

Support for key workflows that commonly drive business travel complexity

WorkFlex supports the operational chain for frequent cross-border requirements, including:

- Visa enablement through partner capability where travel authorization is required
- Social security documentation handling (A1/CoC requests and evidence management)
- Support for posted-worker registration processes where applicable
- Duty-of-care enablement through integrated travel insurance support to reduce exposure in medical emergencies abroad

Why this matters for leadership

The value is not "more checks." It is operational stability. As business travel scales, the organisation's ability to assess consistently, mitigate reliably, and demonstrate defensibility must scale with it. In practical terms, that translates into fewer late escalations, faster cycle times, more consistent outcomes for comparable cases, and a trip-level evidence trail that holds up when scrutiny increases.

Conclusion

Business travel in 2026 is not becoming simpler. It is becoming more operationally demanding. Rising intensity reduces tolerance for manual rework. Structural route diversity continues to generate new combinations of compliance context. Growing attention workload signals where uncertainty is accumulating faster than it is resolved. Increasing documentation demand confirms that proof is becoming a throughput requirement, not an afterthought.

Leadership teams do not need to choose between enabling travel and remaining compliant. They need a programme that can govern travel credibly at scale: capturing trip context early, making decisions consistently, standardising mitigation, and producing trip-level evidence that remains retrievable when required.

That is the core message of this report. When volume becomes exposure, governance and execution are the differentiators. WorkFlex supports this by providing an execution layer that operationalises business travel compliance, helping organisations keep travel fast, scalable, and defensible as complexity rises.

![WorkFlex logo]

Want to know more?

Do you want to offer mobile working as a benefit in your company and learn more about how you can enable this easily & efficiently with WorkFlex's all-in-one software? Our team is here to help you with advice & support!

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Book a meeting

You are also welcome to book a free and non-binding meeting with our WorkFlex team to clarify individual questions directly.

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SIMON · KUCHER & PARTNERS	SOVENDUS	Frontify	Börse Stuttgart	vitra.	commercetools	SWISSPEARL
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