

Updated: January 2023

Administrator Setup Guide

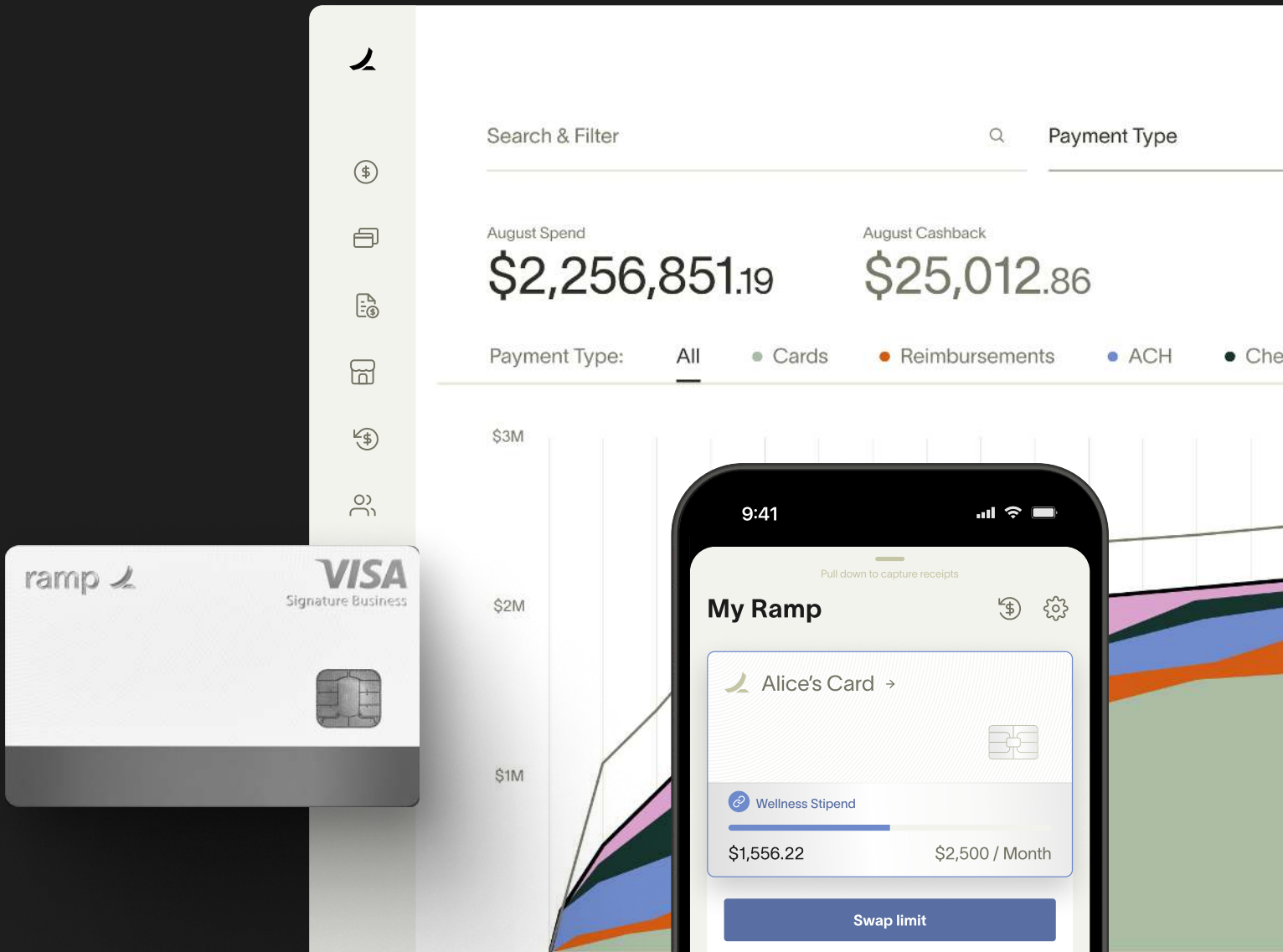


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Introduction












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Welcome to Ramp

We're excited to have you onboard and look forward to helping you control spend, save time, and simplify expenses. This guide will show you how to set up Ramp, invite your team, connect accounting, and start issuing cards and reimbursements.

Tour of Ramp

To get around Ramp, use the lefthand navigation bar. Here's what you'll find in each tab:

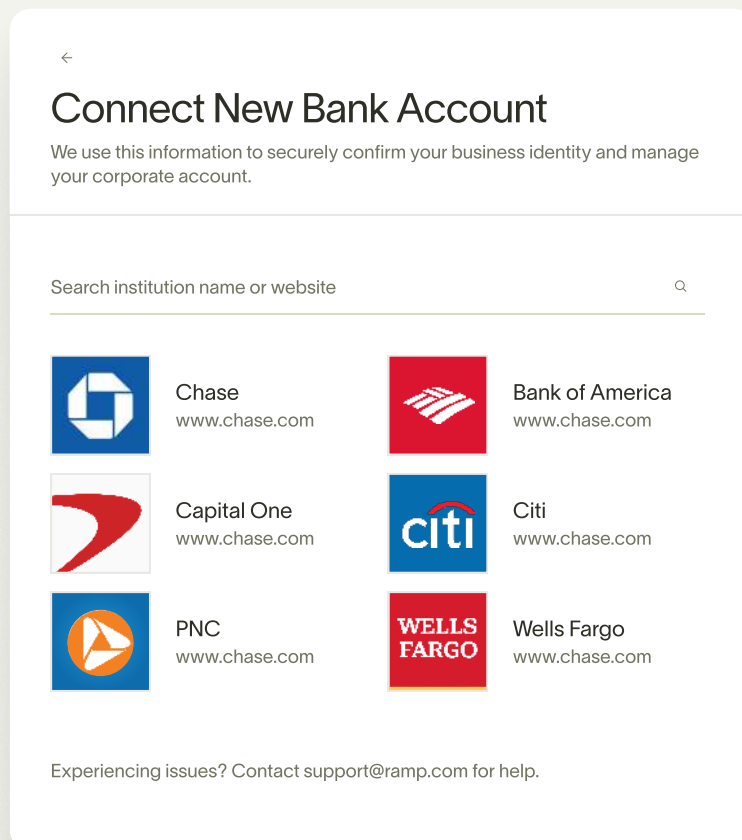
	Inbox	Manage card and reimbursement requests, flagged transactions, and bills needing your approval.
	Insights	Find savings opportunities on this tab, based on Ramp's analysis of your transactions, in addition to detailed spend reporting.
	Transactions	Make manual payments, redeem cashback, and see all synced and unsynced transactions. You can also see your company's spend and cashback in real time and how it compares against your limit.
	Cards	Manage and issue card spend across your organization.
	Company	Invite your team to Ramp and manage individual users. Monitor how much each department, location, and employee is spending.
	Vendors	Track which vendors contribute the most to your company's spend.
	Reimbursements	Issue and track reimbursements across your organization.
	My Ramp	View your personal Ramp cards and transactions.
	Settings	Configure your personal and company settings, including approval workflows, submission policies, card programs, and integrations.
	Bill Pay	Process all of your company's invoices on this tab.
	Accounting	Automate transaction coding and sync transactions and reimbursements from Ramp to your team's ERP.

Set up Ramp

Bank linking	06
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Bank linking

The first step in the setup is to link your bank account to Ramp. Ramp uses this to adjust your credit limit based on your assets and connected bank data and manage your monthly payments. To link your bank account, go to [Settings > Banking](#).



Payments to Ramp

Ramp is a charge card so your balance is due in full at the end of each statement period every month.

You can choose to pay your balance manually every month or set up auto-pay on the Settings tab. Ramp will never take money directly from your account unless you have pre-authorized this as part of the auto-pay agreement or if you miss a payment deadline. We will always contact you before withdrawing any funds in these cases.

Cashback

With Ramp cards, you get 1.5% cashback on your business's total spend. You can easily view your available and pending cashback in the Transactions tab within Ramp.

To redeem cashback, you'll need to have made at least one payment to Ramp. Once that initial amount has been paid, you can redeem cashback any time.

Create controls

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Managing your team and their spend is easy with Ramp. To ensure your team's spend stays within the guidelines you've put in place, set up approval workflows and submission policies.

Approval workflows

Approval workflows help you vet spending requests before they happen.

Within settings, go to Approval Workflows to set up routing for card and reimbursement requests.

These workflows ensure the right people are notified and approving requests based on spend amount requested.

Approval Workflows

Define rules for how all types of spend get approved, complete with notifications.

Spend Requests Reimbursements

Customize the approval workflows of card requests for employees and managers

Employee Cards

Approval flow for employees requesting cards



Manager Cards

Approval flow for managers requesting cards for themselves or teammates



Alerts & Flagging

Stay informed of spending on your team by creating custom rules to trigger alerts or automatically flag certain transactions as out of policy.

Alerts for visibility

Increase visibility to relevant team members when transactions exceed a particular amount within a certain category, merchant or department

Alert Rules

Alerts are sent to cardholders' manager by default, but you can add additional recipients for specific rules.

Send **alerts** for transactions above \$500 in Restaurants by Sales, to Manager and Erwin Schrodinger.



Send **alerts** for transactions...

Above \$ 500.00

Add conditions...



to these people:

Manager ×

This rule would've flagged 420 transactions in the last 30 days.

Discard

Save

New Alert Rule

Flags for policy enforcement

Out-of-policy transactions will still process, but will require an action to resolve post-transaction

Flag Rules

Transactions violating these rules will automatically be flagged as Out of Policy.

Flag transactions above \$1,000 in Restaurants by Sales.



Flag transactions...

Above \$ 1000.00

Add conditions...



This rule would've flagged 420 transactions in the last 30 days.

Discard

Save

New Flag Rule

Submission policies

Submission policies help you ensure that employees provide the required information for their expenses in a timely manner. Each card and reimbursement within Ramp needs to be tied to a submission policy. They allow you to dictate whether receipts, memos, categories, and other accounting details are required based on the transaction amount.

Pro tip

Create different submission policies for different types of employee spending, e.g. individual contributors, executives, sales travel, and more.

Submission policies

Create and manage your submission policies by going to Settings > Expense Policy > Submission & Review.



New Submission Policy

Specify required fields to be collected from cardholders.

Policy Name

General Team Spending

Field Requirements

Receipt	Required	for	Transactions Above	\$ 75.00
Memo	Required	for	Transactions Above	\$ 75.00
Netsuite Category	Not Required			
Netsuite Merchant	Not Required			
Netsuite Classification	Not Required			
Netsuite Project	Not Required			
↳ Billable	Not Required			

Review & Enforcement

Give your policy some "teeth".

Manager Approval required for	All Transactions
Auto-Lock Cards with Missing Items	After 7 days

Automatically lock cards with outstanding submission requirements.

You can give your spend even more “teeth” with the controls in the Review & Enforcement section.

Manager review

We recommend enabling this for spend programs like per diems, travel, and field employees and cards issued to individual contributors and front-line managers.

Review & Enforcement

Give your policy some “teeth”.

Manager Approval for all transactions

Managers will be required to review and approve transactions from their team.

Auto-lock cards

Auto-lock cards with missing items to encourage your cardholders to submit information on time. You can configure how much time you want to give cardholders to submit information.

Auto-Lock Cards with Missing Items

Automatically lock cards with outstanding submission requirements.

Invite your team to Ramp

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Once you've set up your controls, it's time to start onboarding your employees to Ramp. Let's go over the roles and permissions available within Ramp.

Roles and permissions

Ramp offers four different roles, each with different responsibilities. We recommend assigning individual contributors as employees and department heads as card managers. External accountants and other members from the Finance department can be bookkeepers.

	Employee	Card Manager	Administrator	Bookkeeper
Obtain virtual/physical card	●	●	●	●
Submit expense reports and reimbursements	●	●	●	●
Issue cards		●	●	
Invite new users		●	●	
Set card limits		●	●	
Create accounting rules			●	
Modify Ramp company settings			●	
Access to activity data		●	●	●

You can invite your team members to join Ramp in two different ways.

- If you are inviting fewer than 20 users, go to Company > People > Invite People to send email invitations.
- If you have a larger team, take advantage of Ramp's HRIS and bulk invite capabilities to save time.

HRIS integrations

Connect your HR system to Ramp to automatically invite and manage employees on the platform. See a list of Ramp's extensive HRIS integrations on the Company tab. On the People tab, click the 3 dots to the left of 'Pending Invites' and select Connect HR system from the dropdown.



HRIS integrations

Connect your HR system to Ramp to automatically invite and manage employees on the platform.

Team Updates

To Invite **154** To Terminate **0** Pending **3**

 Automatically sync your organizational changes to Ramp?

Changes to an employee's role, location and department will be reflected in Ramp. You can opt out any time in the settings.













Opt-In

Dismiss

Search & Filter



154 team members on Gusto not yet on Ramp.

	Alice Chen Growth · achen@soienoir.com		
	Paula Velez Growth · pvelez@soienoir.com		
	Brent Simmons Engineering · bsimmons@soienoir.com		
	Sarah Lee Operations · slee@soienoir.com		

Review 154 Invites

After you've connected your HRIS system, you can select the employees you would like to invite to Ramp and map their information to Ramp (department, location, role and manager relationship). Ramp will check your HRIS system on a daily basis and prompt you to make necessary changes if it notices any changes. This includes recognizing new employees to invite and removing employees who have been terminated.

Pro tip

Enable automatic updates so Ramp can automatically change employee information like location and department or reporting structure to mirror what is on your HRIS provider.

Bulk invitations via CSV

If your HRIS provider isn't supported, you can still invite employees in bulk through our CSV functionality. On the People tab, click the 3 dots to the left of 'Pending Invites' and select Bulk Invite via CSV to download a CSV template. We recommend using this template to ensure you are uploading all the required information when inviting your team to Ramp.

Issue cards

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Now that you have set the permissions for your users and invited them to Ramp, you are ready to issue cards.

To issue cards, go to the Cards tab and click Create Card in the upper righthand corner. From there, you can select to issue a virtual or a physical card.

Virtual cards vs physical cards

The table on the following page explains the differences between Ramp's virtual cards and physical cards and when to issue each type of card:

Virtual vs physical cards

Virtual cards

- Up to 2000 unique virtual cards per employee
- Great for online spend such as contract renewals
- Can set daily, weekly, monthly, yearly or custom spend limits
- Card can be used immediately
- Use them on-the-go via Apple and Google Wallets
- Recommended for vendor-specific cards

Physical cards

- 1 card per employee
- Valuable for field or on-the-go team members
- Small delay due to shipping
- Temporary virtual card will be added into cardholders account until physical card is activated

Card programs

To set up and assign cards to employees in bulk, use Ramp's card programs. They let you create sets of card controls that you can easily apply to different cards. Leverage merchant and category controls to ensure spend occurs with the right vendors.

Card programs make it easy to onboard new employees and issue fringe benefits like wellness, education & WFH stipends.

Best practices: card issuing

- 01 Give each employee a physical card.

- 02 Issue one virtual card per vendor.

- 03 Discourage card sharing across employees to accurately track spend.

- 04 Encourage your employees to download Ramp's mobile app to easily access their cards while on the go.

- 05 Use card controls to limit spending to specific categories and merchants and prevent fraud.

Card requests

When employees or managers request cards, the request will route through the approval process you set up earlier. If you would like to revisit your setup, go to [Settings > Approval Workflows](#).

Card controls and coding

Have confidence and assurance your team is spending in the right areas with card controls. You can control spend down to the category and merchant level. Implementing card controls will decline transactions that are either outside of the category or merchant scope.

This is crucial for vendor-specific virtual cards to help prevent against fraud. For example, if you have a vendor-specific card for Facebook Ads, you can add a merchant control so the only allowed merchant is Facebook. This ensures that even if your card information is compromised, your company money is protected since funds can only be used for spend at Facebook.

In addition, coding can be implemented at the card level to help allocate spend appropriately in your team's ERP. Some vendors are used by multiple teams, like LinkedIn. For example, your Sales team may be leveraging LinkedIn Sales Navigator while your Recruiting department is using LinkedIn Recruiter and your Marketing department is paying for LinkedIn Ads. By coding on the card level, you can make sure that spend is categorized properly in your GL and save time.

Set up accounting

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Now that you have Ramp set up for your team, let's get your accounting connected. You can do so by clicking the Accounting tab. From here, you can either click 'Get Started' if you are doing this yourself or 'Select someone to set it up' to delegate this to another member from your team.

Accounting integrations

Ramp has direct accounting integrations with QuickBooks Online, QuickBooks Desktop, Xero, NetSuite, and Sage Intacct. Use these integrations to:

- Retrieve all the data from the accounting system you might need to classify your spend, including your chart of accounts
- List all of your spend in Ramp in the accounting tab for you to review and classify
- Set up rules to automatically classify your transactions based on merchant information and card data
- Choose when and how your classified and reviewed data are sent to your accounting system

If you don't see your accounting provider listed on the page, click [Get Started > Search for your Provider](#) to use our flexible universal CSV upload to import your Chart of Accounts. You can import any custom accounting fields and take full advantage of Ramp's smart rules and accounting automation.

After connecting your accounting software to Ramp, we'll prompt you to create a liability account for Ramp transactions. With Ramp, you only need to create one liability account to post credits to when accounting for Ramp card transactions across your business.

Pro tip

Name your liability account "Ramp Card" if you are using QuickBooks Online, Xero, or NetSuite. This is especially important if you are using NetSuite—do not change the name or else it will cause duplicates.

Transaction review

Think of the Accounting tab as your month-close to-do list. As you code and sync transactions from Ramp to your ERP, transactions will disappear from this page. You can still find them on the Transactions tab.

The screenshot displays the 'Accounting' section of the Ramp interface. On the left is a navigation sidebar with options: Insights, Transactions, Cards, Bill Pay, Vendors, Reimbursements, Company, Accounting (highlighted), and My Ramp. Below 'My Ramp' is a badge 'Earn \$250'. The main content area is titled 'Accounting' and includes summary statistics for Missing Items (3), Merchant Rules (15), Category Rules (18), Department Rules (2), and Location Rules (3). Below these are search and filter options for transactions. A table lists transactions with columns for Date, Amount, Cardholder, QuickBooks Category, Receipt, and Memo. A context menu is open over the Amazon AWS transaction, showing '3 selected', 'Edit QB Category', and 'Mark Ready' buttons. A tooltip above the menu says 'Updated 3 transactions. Undo'.

Date	Amount	Cardholder	QuickBooks Category	Receipt	Memo
Yesterday					
1 Password SaaS / Software	\$50.16	Alice Chen Growth · NYC	Software:Subscriptions		-
Webflow SaaS / Software	\$456.83	Paula Velez Growth · NYC	Software:Subscriptions		Missing
Apple Electronics	\$1,798.97	Sarah Lee Operations · San Francisco	Employee:Equipment		Order
Asana SaaS / Software	\$46.12	Brent Simmons Engineering · NYC	Software:Subscriptions		Memo
BestBuy General Merchandise	\$1,346.12	Tammy Webb Sales · Main Office	Employee:Equipment		Replac
Amazon AWS Cloud Services	\$9,346.12				Monthl
Linear App	\$654.12	Ari Jain	Software:Subscriptions		Engin

Manual coding

When looking at the Accounting tab, all transactions that don't have a category filled out will be highlighted in red. To mark the transaction as "ready" to sync over, this will need to be filled out. You can do this by selecting the drop down on the right hand side of the box and selecting the proper value here.

Pro tip

Manual coding will always override coding rules.

Coding rules

While you can manually code each and every transaction, we consistently hear from customers that one of the best parts of Ramp is the ability to reconcile transactions efficiently to help close books faster. We do this by offering the ability to set accounting rules so you can code transactions in bulk. You can do this by following the steps below:

Hierarchy of rules

- | | |
|-------------------|---|
| 1. Category rules | <ul style="list-style-type: none"> • The most broad set of rules which maps the Ramp Category to a GL account • Example: Lyft/Uber have the category Taxi & Rideshare so you can create a rule to map Taxi & Rideshare to Travel |
| <hr/> | |
| 2. Merchant rules | <ul style="list-style-type: none"> • Maps the Vendor Name to a GL account • If there is a conflict between a category and merchant rule, a merchant rule will override the category rule given the scope is narrower • Example: Chick-fil-A maps to Restaurants |
| <hr/> | |
| 3. Card rules | <ul style="list-style-type: none"> • Maps the specific Ramp Card to a GL account • Highly recommended when using vendor-specific virtual cards. You can code on the card level to help allocate various use cases with one particular vendor. • If there is a conflict between a card rule and a merchant/category rule, the card rule will override the merchant/category rule since the scope is narrower • Example: Create separate cards for LinkedIn Ads, LinkedIn Recruiter, LinkedIn Sales Navigator. Use card rules on each card to see how your LinkedIn Ads spend compares to Sales Navigator or Recruiter spend. |

Transaction sync

Now that your transactions are coded, you are ready to sync them over. Your goal is for this Accounting tab to be empty at month-close, which means all transactions have been coded and synced to your team's ERP. You don't want any transactions uncoded remaining at that time.

Select the transactions that you are ready to sync over. Uncoded transactions are unable to be marked as Ready so you don't need to worry about accidentally syncing over uncoded transactions. The yellow Sync button shows how many transactions have been marked as Ready.

Sync History

Settings



< 1-50 of 5,136 >

Sync (5)

QuickBooks Category

Receipt

Sync

⚡ Software



Mark Ready

⚡ Software



Ready

Choose one (Required)



Mark Ready

⚡ Software



Mark Ready


Transaction sync

Once your transactions have been selected, you can click the 'Mark Ready' button.

Once you click 'Sync', it will take you to another screen where you have one last opportunity to review transactions before syncing them over.




Transactions sync over to your GL fully coded and there is no need to take action in your team's ERP. If you want to update a transaction after it has been synced, you will need to do so in your ERP since Ramp has already passed over that information.

×



Review & Sync

The transactions below will be synced to QuickBooks. The process will happen in the background and take a few minutes, during that time some Accounting features might not be accessible

Vendor	Category	Amount	
 Delta Airlines <small>Alice Chen · Growth · New York</small>	Travel	\$624.60	✓
 Venetian Hotel <small>Alice Chen · Growth · New York</small>	Lodging	\$285.26	✓
 United airlines <small>Alice Chen · Growth · New York</small>	Lodging	\$517.42	✓
Marked as not ready			Undo

Turn on reimbursements

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Sometimes out-of-pocket expenses are unavoidable. Ramp makes the reimbursement process quick and easy for employees.

Setup

Go to the Reimbursements tab to enable reimbursements for your team by following the steps below:

1. Enable ACH payments to pay your employees directly via Ramp. If you want to approve reimbursements and manually pay back employees, this does not apply
2. Enable Mileage and set your default mileage rate in cents per mile. It will default to the IRS standard mileage rate for business purposes for that calendar year. You can always adjust this by going to your Reimbursements tab Settings and then clicking Mileage
3. Now that you have set up the Accounting tab, your reimbursements will be synced as bills to your ERP. If you have enabled ACH payments, we will also sync over a bill payment.


4. Submission Fields are based on your team's Reimbursement approval workflows. Go to Settings > Approval Workflows > Reimbursements to manage them.
5. Tell your employees to connect their bank accounts if you have ACH payments enabled.

×

Setup Reimbursements

1. Enable ACH Payments

Turn on ACH payments to pay your employees directly via Ramp. Otherwise, you can approve reimbursements for manual payment and pay back employees outside of Ramp.

 Checking (.... 1873)
Savings Account · \$477,977.46

Enable ACH Payments


2. Enable Mileage

Turn on mileage reimbursements and set your default mileage rate.

Mileage Reimbursements

Reverse reimbursements


In the instances where an employee accidentally uses a company card for personal spend, you can request a repayment. This can be done for a partial or full amount of incidental or out-of-policy transactions and can even be self-initiated by the employee. For this to work, ACH needs to be enabled.

 **Repayment Requested**

This transaction was flagged as Out of Policy by Paula Velez on Sept, 3rd, 2021. A repayment request of \$782.22 was also sent.

Reason: "we don't allow personal ubers..."

[Cancel Request](#)

 Alice's trip from 06/26/2022 to 07/07/2022 [View Trip](#) 

Collect receipts

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Ramp's OCR technology can help scan receipts (even if they're crumpled or blurry) and match them to transactions automatically. Receipts can be submitted via text or e-mail and ensure employees can submit receipts even when they're on-the-go.

Receipt integrations

One of the best parts about Ramp is how easy it is to capture receipts. Enable integrations with Amazon for Business, Lyft, Gmail, and Slack by going to [Settings > Integrations](#). You can also turn on personal email forwarding if receipts get sent to a secondary email account.



Employee settings

Encourage your employees to use the following features for even easier receipt submission:

- Add their mobile phone number so Ramp texts them when a receipt is required and they can reply back with a photo.
- Enable the Lyft integration so that Ramp automatically captures receipts for Lyft rides paid for via Ramp card.
- Avoid forwarding receipts twice by adding a secondary email address forwarding account so Ramp recognizes receipts from personal accounts.

Need help?

Visit Ramp's Help Center, email success@ramp.com or your Account Manager for additional support. If you run into issues, email support@ramp.com.