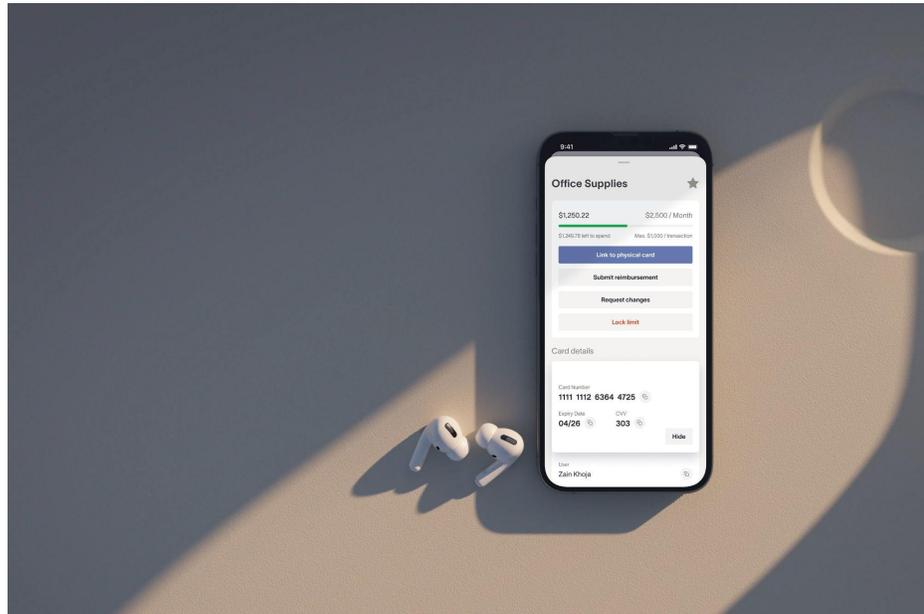


New enhancements to Ramp cards and card programs



Introducing Card Limits & Spend Programs: an easy way for cardholders to link their physical card to any virtual card limit and reimburse against this limit, providing the company with total visibility and control over their budgets. Minimal impact on your team's day-to-day experience on Ramp with new, powerful functionality to make spending and tracking even easier. Check it out on Ramp's platform.

What's new?

Virtual cards → Virtual card limits
Card Programs → Spend Programs

1. Link any virtual card limit to a physical card

2. Assign a reimbursement against a virtual card limit
3. Transact on-the-go and swap virtual limits onto your physical card

Key use cases + benefits

- **Employee travel:** Employees can book flights on their desktop using their virtual card, swipe their physical card at the hotel & submit reimbursements, all against the same limit
- **Vendor payments:** Issue one card per vendor and add category and merchant controls to protect company money + automate coding
- **Fringe benefits:** Issue company-wide spend for WFH/Wellness Stipends so employees have total flexibility while Admins have full control over how + where company money can be spent

Card Limits + Spend Programs for Admins

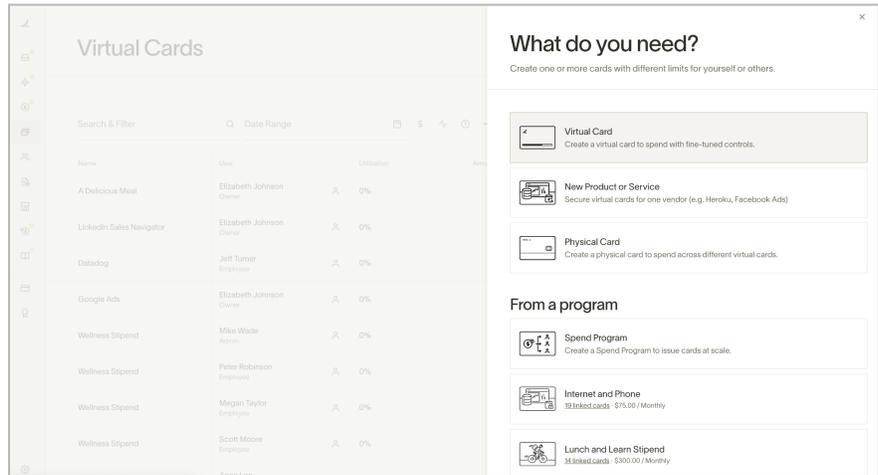
Admins can toggle reimbursements or physical card linking on/off on every virtual card limit. If multiple team members need the same spend, you can issue company-wide spend via Spend Programs. Every existing virtual card will retain its original card number and have these capabilities except those that have a majority (90%+) of vendor or AP-based spend.

Card Limits + Spend Programs for Employees

Employees are now able to use their virtual card limits when making purchases on their desktop, while on-the-go with their physical card, or reimburse against their virtual card limit. If they forget to assign their virtual card limit to their physical card before the transaction occurs, they can swap the limit post-transaction. Only admins are able to swap the limit post-transaction if the transaction has already been synced to your ERP.

Issue a Virtual Card Limit

1. Click 'Create Card' and select 'Virtual Card' on the Cards tab



2. Input employee name(s), card name (vendor or purpose), amount, frequency, and advanced controls

Users *

Elizabeth Johnson x Who is it for? (Choose up to 50 users) ▼

Name *

Facebook Ads

Amount * Frequency *

\$1,000 Quarterly ▼

Advanced Spend Controls ^

Restrict Categories & Vendors (1) ✎

Facebook Ads

(Optional) Restrict spending to specific vendor categories or vendors.

Auto-Lock Date

01/30/24 📅

Card will be locked after this date.

Max Transaction Amount (None)

(Optional) Decline transactions above this amount.

3. Select if employees can link to their physical card or submit reimbursements against this card limit

Additional Options

Enable physical card linking

Allow employees to link their physical card to this virtual card's limit.

Allow reimbursements

Allow employees to submit reimbursements against this card's limit.

4. Select the submission policy + transaction review policy the card falls under

Policies

Submission Policy for Card Transactions *

General Expenses

Information to be collected from the cardholder on all card transactions.

Transaction Review Policy *

Auto-Approve Transaction

Select set of rules for how card transactions on this card get approved.

FAQs

- How are card settings (reimbursements & physical card linking) determined?
 - *Ramp enables physical card linking and reimbursements for all cards except those that have a large majority (90%+) of vendor or A/P based spend. But you can always change this setting if you would like.*
- Can employees reimburse towards past limits?
 - *Yes, this is automatically done based on the transaction date. For example, if an employee submits a*

reimbursement with a Nov 2022 transaction date in Jan 2023, it is automatically allocated to a past limit.

- Can employees swap any transaction onto a different card?
 - *Only transactions made on the physical card can be switched to a different card limit, any time prior to the transaction syncing. Admins and managers are able to update limits for their employees in the Transaction tab. Admins may change the limit after the transaction has been synced.*
- Can I create a virtual card without a limit and tie reimbursements to it?
 - *Every virtual card must have a spend limit to reimburse towards.*

Resources

[Admin experience](#) (video)

[Employee desktop experience](#) (video)

[Employee mobile experience](#) (video)

[Help center article](#)