

ramp ↗

# Ramp

## Employee Training



UPS  
Auto-coding...

\$331



\$63.23



¥9095.95

✓ R.Estate

71 5TH AVE  
New York, NY 10003

Invoice date 05/03/23  
Invoice # CI-14884  
Due date 05/31/23

Invoice total

\$27000

Qty	Description	Unit price
1	Rent. 1 Month	\$25,000

✓ CI-1488

## Agenda

01 Employee Basics

02 Manager Basics

03 Platform Demo

# Basics for Employees

Accept your invite, get your cards, and submit policy requirements



**\$XXXX**  
money savings



Staples

\$240.20

In policy



**XXXX**  
time savings

# Accepting your invite

## Check your inbox for an email from Ramp

Look for the following in your inbox:

**Sender:** communications@ramp.com

**Subject Line:** “Join [Company Name] on Ramp”

## Click on the “Accept Invite” button to create your account

Follow the prompts on screen to be guided through account creation and setup

## Join Peter Robinson on Ramp.

Peter Robinson ([mhavandjianbegalli+owner@ramp.com](mailto:mhavandjianbegalli+owner@ramp.com)) has invited you to join **Mhavandjianbegalli's Pizza Watering Hole** on Ramp.

This invite will expire in 14 days, on Oct 03, 2023. If you have any questions or issues, please [submit a ticket](#) to our support team.

Accept Invite



Best,  
The Ramp Team

Ramp Business Corporation  
71 5th Avenue, 8th Floor, New York, NY 10003

[Ramp Help Center](#)



# Communication Preferences

## Notification Formats

SMS

Email

Push notifications (on mobile)

## Recommendations

SMS or Push for physical card

Email for virtual card(s)

Email for weekly reminders and automatic receipt capture

## How it works

Go to Settings >> Communication Preferences

The screenshot shows the 'Personal Settings' page in the Ramp app. The page is divided into three main sections: Personal, Commenting, and Marketing Emails. The 'Personal' section includes notification types like 'Weekly Reminders for Missing Items', 'Missing Items (In Person)', 'Missing Items (Online)', 'Automatic Receipt Capture', and 'Receipt Successfully Captured'. The 'Commenting' section includes 'New Mention' and 'New Comment'. The 'Marketing Emails' section has a button to 'View marketing preferences'. The left sidebar shows the user's profile, search, and navigation options.

Settings

## Personal Settings

Profile Banking Login Methods Delegation **Notifications**

Notification Type	SMS	Email
<b>Personal</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
> Weekly Reminders for Missing Items	-	<input checked="" type="checkbox"/>
> Missing Items (In Person)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
> Missing Items (Online)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
> Automatic Receipt Capture	-	<input checked="" type="checkbox"/>
> Receipt Successfully Captured	-	<input checked="" type="checkbox"/>
<b>Commenting</b>		<input checked="" type="checkbox"/>
> New Mention		<input checked="" type="checkbox"/>
> New Comment		<input checked="" type="checkbox"/>
<b>Marketing Emails</b>		

[View marketing preferences ↗](#)

Settings

Personal Settings

Sign Out [->]

Refer & Earn

Help

# Adding other emails

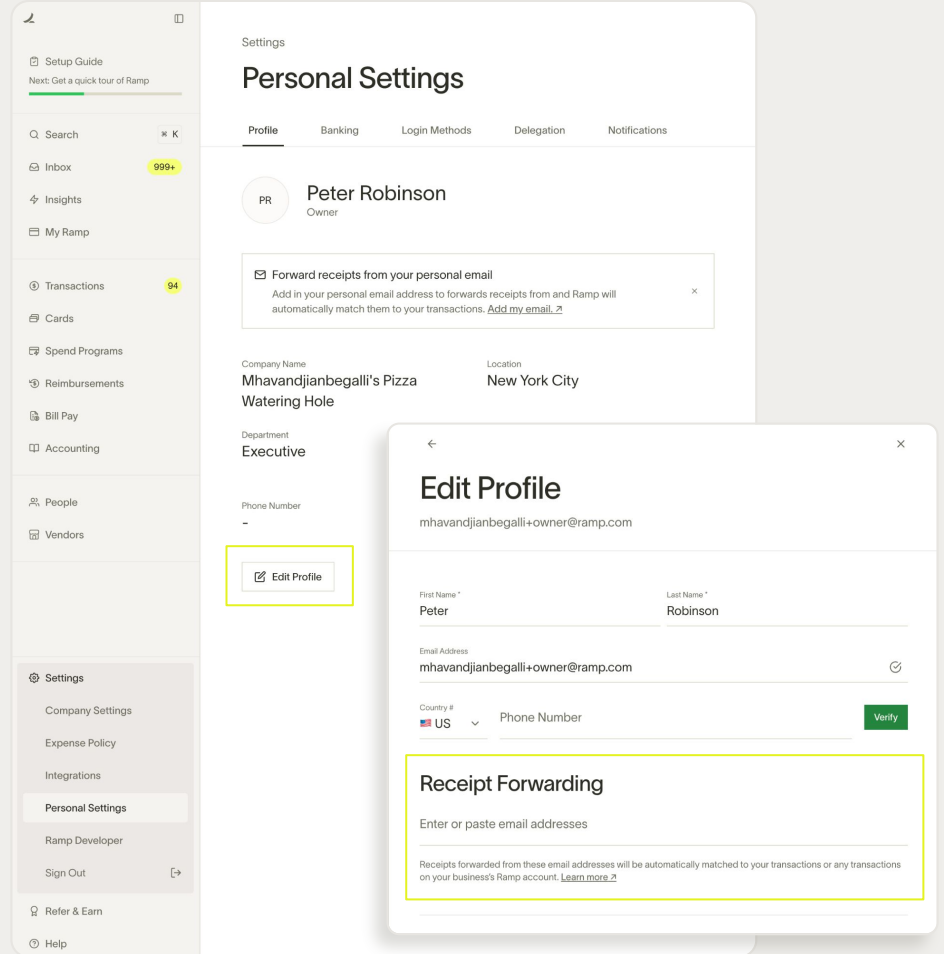
You can add other emails to Ramp that you'd like to be able to forward receipts from.

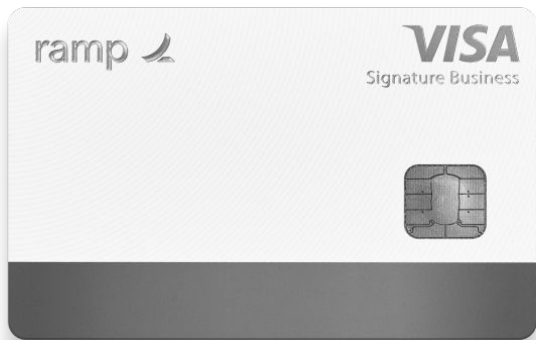
## How to set it up

Go to Settings >> Edit Profile >> add relevant emails under Receipt Forwarding

## Important to Note

Your receipt will fail to match with the corresponding transaction if you forward it from an email that is not linked to your Ramp account



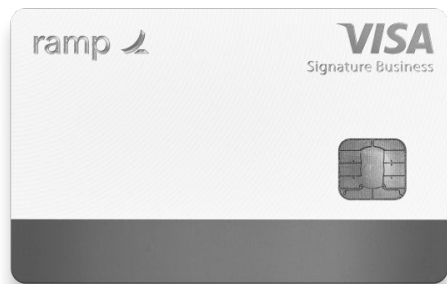


o Kitchen \$120.24 ✓ Grand Hotel \$835.72 ✓ Lyft \$34.48

✓ Parking ✓ Airlines ✗ Electronics ✗ Clothing

## Using your new Ramp card

- 1 physical card and unlimited virtual cards/person
- If you were invited to receive physical card, it will arrive in 3-5 business days
- While you're waiting for your physical card you can go ahead and use the virtual card that was generated. Once your physical card arrives and you activate it, you can use that or the virtual card.
- Ramp cards work with Apple Wallet and Google Pay
- There may be category and/or merchant restrictions on your card(s) set by admins



**Automatic card matching**  
Purchases with your physical card will be automatically matched. You can always change the virtual card after every transaction. [Learn more](#) Swap Manually

### My Virtual Cards +

<b>T&amp;E</b> ☆ \$35.56 / \$2,000 / Month	<b>Work From Home</b> ☆ \$95.00 / \$100 / Year	<b>Ads</b> ☆ Merchant Restrictions \$300.00 / \$5,000 / Month
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## Physical vs Virtual cards

### Physical Card

Use for any in-person transactions! Travel, Meals, etc.

### Virtual Card(s)

Used for recurring business expenses like subscriptions, office equipment, etc. or individual purposes like benefits.

### Important to Note

Different cards may be subject to different receipt and memo requirements. Ramp will remind you of what you need to submit by SMS, push or whatever you have configured.

Certain cards, such as subscription cards, can have restrictions that will make them not work on specific categories or will only work for a specific vendor. This makes them extra safe.



If you have multiple virtual cards, anything you buy with your physical card will be auto-matched to the right virtual card. When we're not sure, we'll message you to confirm, and you can reassign transactions if necessary.



# Requesting virtual cards

## When?

If you need an expense or vendor specific card

## How?

- Log in
- Go to My Ramp
- Click the yellow button that says “Request Spend” on the top right of the screen
- Select “Virtual Card”
- Fill in desired spending details
- Submit for approval

The image shows a mobile application interface for 'My Ramp'. The main screen displays 'My Physical Card' and 'My Virtual Cards' sections. A yellow 'Request Spend' button is visible in the top right. A modal window titled 'New Virtual Card' is open, showing a form with the following fields and options:

- Card Name (Required)**: A text input field.
- Amount (Required)**: A text input field.
- Currency**: A dropdown menu currently set to 'USD'.
- Frequency (Require...)**: A dropdown menu.
- What for?**: A section with a 'Reason (Required)' text input field.
- Additional Options**: A dropdown menu.
- Advanced Controls**: A dropdown menu.
- What fields are required?**: A dropdown menu.
- Who needs to review?**: A dropdown menu.
- Accounting**: A dropdown menu.

At the bottom of the modal, there are two buttons: 'Cancel' and 'Request Virtual Card' (which is highlighted in green).

# Receipt matching - SMS

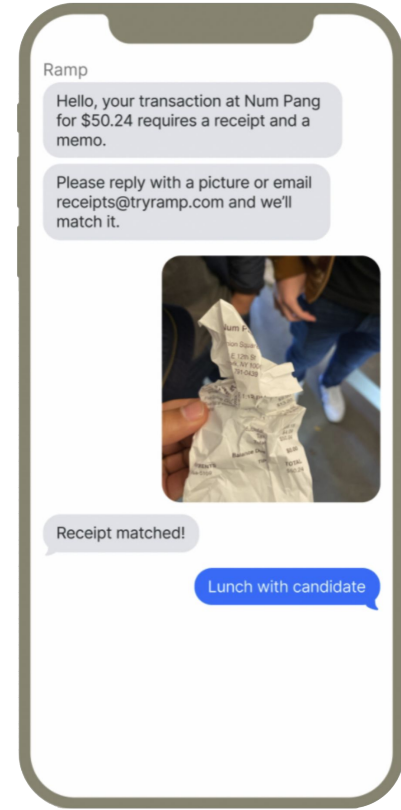
## How it works?

Respond to Ramp's automated text, follow the instructions on how to submit info in that text message

💡 Pro Tip: Save our number in your phone: HIRAMP (447-267) or 516-284-1304

Or text us directly at any time with a picture of your receipt(s)

In order to submit a memo, you'll need to respond to our automated text requesting a memo. You can't just text us at any time to submit memos to past transactions



# Receipt matching - Email

## How it works?

- Wait for Ramp to email you about your online purchase
- Attach receipts/invoices to this email if prompted (we accept PDF, JPG, and PNG images)
- Type your memo directly into the memo box in the body of the email, then click "Submit"

You can also forward receipts/invoice to [receipts@ramp.com](mailto:receipts@ramp.com)

- Can be in the body of the email or attached
- You can send more than one receipt in the same email
- Include a memo by writing "Memo: enter memo here" into the body of the email but this workflow only works when sending individual receipts



Add your personal email to your Ramp account so you can submit receipts from there as well. [Settings >> Edit Profile](#)

## Action required for your Amazon transaction

Hi Manasi,

A payment was made on your virtual card for \$75.00 at Amazon. Ramp Business Corporation's expense policy requires a receipt for transactions above \$75.00 and a memo for transactions above \$75.00.

Please reply to this email with a receipt for your transaction, or forward the receipt to [receipts@ramp.com](mailto:receipts@ramp.com). Sign in to your dashboard to add a memo.

### Transaction with Missing Items

**Amazon**  
12/02/2020 • General Merchandise • Missing: Receipt, \$75.00  
Memo

Submit

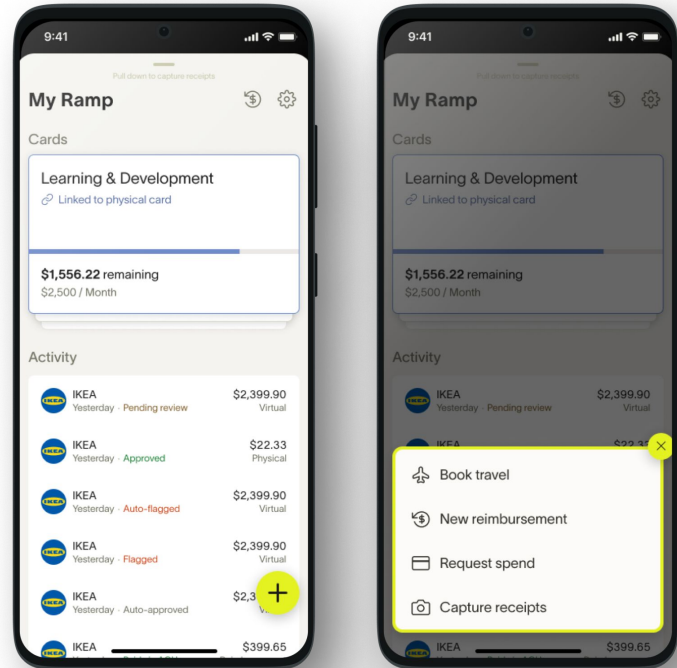
Email Your Receipt

Resolve on your Dashboard

# Receipt matching - Mobile App

## How it works?

- Download the [iOS](#) or [Android](#) app in the App store
- Click the transaction and attach an existing photo or take a photo within the app
- Type your memo into the memo field



# Submitting reimbursements

## How it works

- Log in
- Go to Reimbursements
- Click the yellow button that says “Create Reimbursement” on the top right of the screen
- Fill in required information
- Submit for approval
- Managers will review, edit, approve, or reject
- Once approved, you will receive your payment within 2-3 days

💡 Email your receipt to [reimbursements@ramp.com](mailto:reimbursements@ramp.com) and Ramp will start generating a draft reimbursement for you

Cash tips can be recorded manually on the receipt

The image displays two overlapping screenshots of the Ramp mobile application's "Create Reimbursement" form. The background screenshot shows the "Mileage" tab, which includes fields for "Start location", "Destination", "Distance (Required)" (with a "Unit" dropdown set to "Kilom"), "Transaction Date", and a "Memo" field. The foreground screenshot shows the "Manual" tab, which includes fields for "Merchant (Required)", "Amount (Required)", "Currency" (set to "CAD"), "Transaction Date", and a "Memo" field. Below the memo field is a "What is it for?" dropdown menu with a "Limit" field and a note: "(Optional) Enter an Amount and Transaction Date before selecting a limit." There is also a toggle switch for "Is this a travel expense?". At the bottom, there is a "Receipt" section with a "Drop files or click here to upload" button. The bottom navigation bar includes "Back", "Saved", "Duplicate", and "Submit" buttons.

# Coding your transactions

## What is means

Assigning information to a transaction to tell your finance team how to account for that expense

## How it works

- **Card Level Rules** - automate coding of some fields
- **Manual coding** - All manual coding has to be done on either the Ramp dashboard or IOS mobile app:
- SMS and Email notifications will contain a hyperlink that will open the relevant transaction in Ramp on your web browser
- Ramp App will indicate your transactions missing items

Policy

Prepaid requires Receipt, Memo, Category

P

Transaction State

Auto-Approved

Policy Requirements

2 Missing Policy Requirements

- Receipt

- Memo

✓ Accounting Category

✓ Accounting Expense Department

Dismiss Requirements



## Receipts

[Search for this transaction in Gmail ↗](#)

Drop files or click here to upload

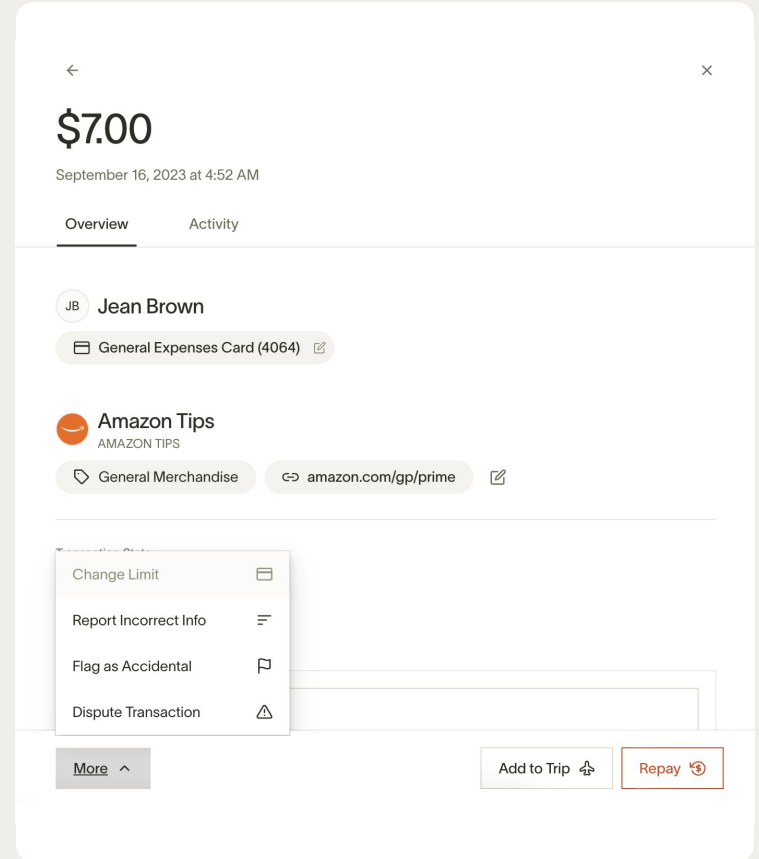
# Flagging transactions

## Reasons to flag

- Accidental (personal charge)
- Dispute (possible fraud)
- Out of Policy (Card Managers + Admins only)

## How it works

- Click on the transaction in your Ramp dashboard
- Scroll to the bottom of the transaction window that pops up
- Click the red Flag button and select the relevant flag type



# Communications from Ramp

## Card limit warnings

### T&E Card has reached 90.0% of its limit

Hi Jacopo,

This is a friendly reminder that you've reached 90.0% of your monthly card limit for T&E Card (\$73.80 spent from \$80.00 limit). If you go over your limit, transactions will start being automatically declined.

Your monthly balance resets on Apr 01, 2022.

You can modify this card or issue a new one from your dashboard.

Amount Spent	Monthly Spend Limit
<b>\$73.80</b>	\$80.00
Card Type	Virtual
Card Name	T&E Card
Spend Limit	\$80.00
Auto-Lock	No Date

Increase Limit

## Out of policy

### Nickolas's transaction was automatically flagged as **out of policy**.

Hi Nickolas,

Your recent transaction of \$782.22 at United Airlines was automatically flagged by a policy rule.

Rule: the flight booked exceeded the total permitted trip flight spend of \$750.00

You can reply-all to this email to start a conversation with your team at Gnelson's Chicken Eatery or visit Ramp for more options.

[View Transaction](#)

Best,  
The Ramp Team

Ramp Business Corporation  
71 9th Avenue, 6th Floor, New York, NY 10003



## Updates

An update to your "Wellness Benefit" card.

Hi Nickolas,

An admin has made changes to your "Wellness Benefit" card. We've outlined the changes below.

#### Card Details:

This card can spend on:

All categories and all merchants.

Card Name	Wellness Benefit
Spend Limit	\$100.00 Monthly
Policy	General Expenses → Client Spend
Auto-Lock Date	Mar 12, 2024
Card Type	Virtual
Transaction Amount Limit	None

Submission Policy

#### Client Spend

Receipt  
required for transactions above \$75.00 → required for transactions above \$100.00

Memo  
None → required for transactions above \$100.00

[Access Card](#)

## Approvals

Your card request was approved

Hi Zelma,

Your request for a "Gas Card" card was approved.

#### Card Details:

This card can spend on:

All categories and all merchants.

Card Name	Gas Card
Spend Limit	\$100.00 Monthly
Policy	General Expenses
Auto-Lock Date	No Date
Card Type	Virtual

Submission Policy

#### General Expenses

Receipt required for transactions above \$75.00

[Access Card](#)



# Basics for Managers

Transaction and reimbursement reviews, approvals, and policy

Today

## Out-of-policy spend



▲ Weekend charge



\$46.96

Controller



▲ Large tab



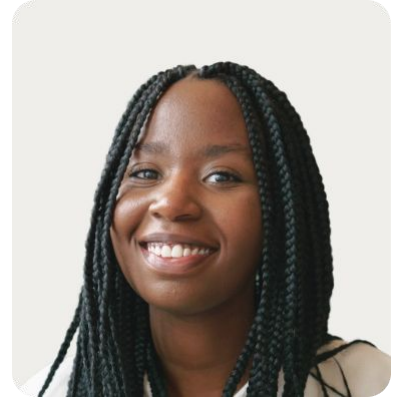
\$376.78



▲ Duplicate receipt



\$14.30



XXXX

time savings



XXXXX

money savings

# Manager review

## When?

If you need an expense or vendor specific card

## How it Works

- Review your team's transactions to ensure they are legitimate, on budget and fulfill all required documentation
- Transactions >> Needs Review or Inbox

## Actions to take:

- **Approve** - Transactions that have receipt, memo, coding and are legitimate business expenses
- **Flag** - Transactions that are not legitimate business expenses or you need additional context
- **Wait** - Transactions that are missing receipt, memo and coding. Ramp will automatically remind employees so you don't have to!



Leverage filters to streamline the review process.  
Recommended filters: My Team, Submission Policy Complete

The image displays two screenshots of the Ramp Manager interface, showing transaction review screens.

**Top Screenshot: Needs Review**

Transactions

### Needs Review

Total Count: 677 | Total Amount: \$258,785.63

Date	Amount	Cardholder	Policy Information	Limit	Receipt	Memo	Flag or Approve
Robert's trip to Newark							
Essenstall 09/16/2023 Fuel and Gas, Requirements Complete	\$16.33	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Travel	[Flag] [Approve]
Miami Parking Author... 09/16/2023 Parking, Re- Requirements Complete	\$3.75	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Travel	[Flag] [Approve]
Soho Beach House 09/16/2023 Restaurants, Requirements Complete	\$20.40	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Lunch	[Flag] [Approve]
Miami Parking Author... 09/16/2023 Parking, Re- Requirements Complete	\$6.50	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Parking at Genstar, Office building	[Flag] [Approve]

**Bottom Screenshot: Inbox**

### Inbox 170

Total Count: 677 | Total Amount: \$258,785.63

Date	Amount	Cardholder	Policy Information	Limit	Receipt	Memo	Flag or Approve
Robert's trip to Newark							
Essenstall 09/16/2023 Fuel and Gas, Requirements Complete	\$16.33	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Travel	[Flag] [Approve]
Miami Parking Author... 09/16/2023 Parking, Re- Requirements Complete	\$3.75	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Travel	[Flag] [Approve]
Soho Beach House 09/16/2023 Restaurants, Requirements Complete	\$20.40	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Lunch	[Flag] [Approve]
Miami Parking Author... 09/16/2023 Parking, Re- Requirements Complete	\$6.50	Robert Williams Manager John Johnson	-	Wellness Virtual: 3463	-	Parking at Genstar, Office building	[Flag] [Approve]
Anna's trip to Detroit							
Sweetgreen 09/16/2023 Restaurants, Requirements Complete	\$16.88	Anna Miller Manager John Johnson	-	SaaS Virtual: 2857	-	-	[Flag] [Approve]
Kevin's trip to Las Vegas, San Francisco, and Baltimore							
Dianna Roadie 09/09/2023 Supermark... Requirements Complete	\$3.26	Kevin Davis Manager John Johnson	-	Work From Home Virtual: 3463	-	-	[Flag] [Approve]

# Inbox 170

Card Requests 15 **Transactions** Reimbursements 155 Purchase Orders

Search & Filter Date Range

Total Count  
677

Total Amount  
\$258,785.63

Date	Amount	Cardholder	Policy Information	Limit	Receipt	Memo	Flag or Approve
<input checked="" type="checkbox"/> Robert's trip to Newark							
<input checked="" type="checkbox"/> Exxonmobil 09/16/2023 - Fuel and Ga... Requirements Complete	\$16.33	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983	<input type="checkbox"/>	-	Travel <input type="checkbox"/> <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Miami Parking Author... 09/16/2023 - Parking - Ro... Requirements Complete	\$3.75	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983	<input type="checkbox"/>	-	Travel <input type="checkbox"/> <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Soho Beach House 09/16/2023 - Restaurants... Requirements Complete	\$20.40	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983	<input type="checkbox"/>	-	Lunch <input type="checkbox"/> <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Miami Parking Author... 09/14/2023 - Parking - Ro... Requirements Complete	\$6.50	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983	<input type="checkbox"/>	-	Parking at Gensler, Office buildout <input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="checkbox"/> Anna's trip to Detroit							
<input type="checkbox"/> Sweetgreen 09/15/2023 - Restaurants... Requirements Complete	\$16.88	Anna Miller Manager: John Johnson	-	SaaS Virtual - 2837	<input type="checkbox"/>	-	<input type="checkbox"/> <input checked="" type="checkbox"/>
<input type="checkbox"/> Kevin's trip to Las Vegas, San Francisco, and Baltimore							
<input type="checkbox"/> Duane Reade 08/20/2023 - Supermark...	\$3.26	Kevin Davis	-	Work From Home	<input type="checkbox"/>	-	<input type="checkbox"/> <input checked="" type="checkbox"/>

4 transactions selected (select all 50) - \$46.98

# Manager review

## Resolving out of policy transactions

Flagged transactions can be found via Transactions >> Out of Policy

**Pending** - Current Out of Policy flags that still require action

**Resolved** - Past Out of Policy flags that have been handled

Resolve an Out of Policy transaction when manager has the context they need and provides their approval

The screenshot displays the Ramp mobile application interface. On the left is a navigation sidebar with options: Setup Guide, Search, Inbox (347), Insights, My Ramp, Transactions, Overview, Needs Review, Out of Policy, Declined, Cards, Reimburse, Team, Vendors, Settings, Refer & Earn, and Help. The main screen shows a 'Transactions' view with a filter for 'Out of Policy'. A table lists transactions with columns for Date, Amount, Cardholder, Policy Information, Limit, Receipt, Memo, and Resolution. A total amount of \$3,586.10 is shown at the top right.

Date	Amount	Cardholder	Policy Information	Limit	Receipt	Memo	Resolution
September 16, 2023 at 7:34 PM	\$33.73	Linda Brown Manager, John Johnson	Per Diem Spend Above \$150	Wellness Virtual 7562			Resolve
		Paribar Coffee	Per Diem Spend Above \$150	Wellness Virtual 3853		Per diem	Resolve
			Per Diem Spend Above \$150	General Expenses .. Virtual 5731		Lunch with partner	Resolve
			Per Diem Spend Above \$150	SaaS Virtual 2837			Resolve
			Per Diem Spend Above \$150	SaaS Virtual 2704		https://www.pmevswine.com/	Resolve
			Per Diem Spend Above \$150	Office Supplies Virtual 2658			Resolve
			Per Diem Spend Above \$150	General Expenses .. Virtual 2849			Resolve
			Per Diem Spend Above \$150	Wellness Virtual 3853		Travel	Resolve
			Per Diem Spend Above \$150	Wellness Virtual 3853		Travel	Resolve

The detailed view of a transaction shows a total amount of \$128.88 on September 16, 2023 at 7:34 PM. The cardholder is Linda Brown. The transaction is flagged as 'Auto-Flagged' with the reason 'Per Diem Spend Above \$150'. The merchant is 'Linda's trip to New York' and the card used is 'General Expenses Card (5731)'. The manager is 'The Smith'. The transaction state is 'Auto-Flagged' and 'Policy Requirements Complete'. There is a prompt to 'Upload a photo of your receipt'. The memo is 'Lunch with partner'. At the bottom, there are buttons for 'Request Repayment' and 'Approve'.

Thank you.