

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

04

## Basics for Employees

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



**\$XXXX**  
money savings

ramp ↗

ramp ↗

**VISA**



**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



Q Search

My Ramp

K

1

Settings

Personal Settings

Sign Out

Refer & Earn

Help

Settings

Personal Settings

Profile

Banking

Login Methods

Delegation

Notifications

Notification Type

SMS

Email

Personal

> Weekly Reminders for Missing Items

> Missing Items (In Person)

> Missing Items (Online)

> Automatic Receipt Capture

> Receipt Successfully Captured

Commenting

> New Mention

> New Comment

Marketing Emails

View marketing preferences

## 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

The image displays the Ramp app interface, specifically the 'Settings' section. The left sidebar shows a navigation menu with options like 'Setup Guide', 'Search', 'Inbox', 'Insights', 'My Ramp', 'Transactions', 'Cards', 'Spend Programs', 'Reimbursements', 'Bill Pay', 'Accounting', 'People', 'Vendors', 'Settings', 'Company Settings', 'Expense Policy', 'Integrations', 'Personal Settings', 'Ramp Developer', 'Sign Out', 'Refer & Earn', and 'Help'. The 'Personal Settings' screen is highlighted, showing the user's profile (Peter Robinson, Owner) and a list of settings including 'Forward receipts from your personal email', 'Company Name', 'Location', 'Department', 'Phone Number', and 'Edit Profile'. The 'Edit Profile' screen is shown in the foreground, displaying fields for 'First Name', 'Last Name', 'Email Address', 'Country', and 'Phone Number'. The 'Receipt Forwarding' section is highlighted, showing a field to 'Enter or paste email addresses' and a note about automatic matching of receipts to transactions.

**Settings**

### Personal Settings

**Profile** Banking Login Methods Delegation Notifications

**Peter Robinson**  
Owner

☒ Forward receipts from your personal email  
Add in your personal email address to forwards receipts from and Ramp will automatically match them to your transactions. [Add my email.](#)

Company Name: **Mhavandjianbegalli's Pizza Watering Hole** Location: **New York City**

Department: **Executive**

Phone Number: -

[Edit Profile](#)

### Edit Profile

mhavandjianbegalli+owner@ramp.com

First Name \* **Peter** Last Name \* **Robinson**

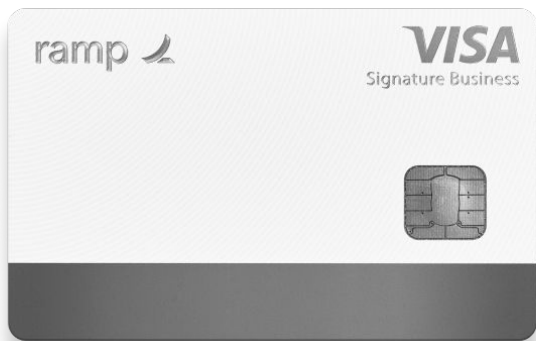
Email Address: **mhavandjianbegalli+owner@ramp.com**

Country # **US** Phone Number [Verify](#)

### Receipt Forwarding

Enter or paste email addresses

Receipts forwarded from these email addresses will be automatically matched to your transactions or any transactions on your business's Ramp account. [Learn more.](#)

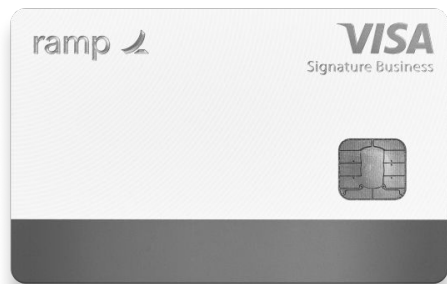


io Kitchen \$120.24 ✓ Grand Hotel \$835.72 ✓ Lyft \$34.48

✓ 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 +

|   |  |  |
|---|--|--|
| T&E   | Work From Home                                       | Ads  |
| <div><div></div></div>                                  | <div><div></div></div>                               | <div><div></div></div>   |
| <div><div>\$35.56</div><div>\$2,000 / Month</div></div> | <div><div>\$95.00</div><div>\$100 / Year</div></div> | <div><div><div>Merchant Restrictions</div><div><div>\$300.00</div><div>\$5,000 / Month</div></div></div></div> |

## 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 the Ramp 'My Ramp' interface. At the top right, there is a yellow 'Request Spend' button. Below it, the 'My Virtual Cards' section displays three cards: 'Learning & Development', 'Work From Home', and 'Ads'. A 'Recent Activity' section lists transactions from merchants like Air Canada, Boulderz Climbing Cent, Uber Eats, The Alley Bubble Tea, and Apple. A modal form titled 'New Virtual Card' is open in the foreground, containing the following fields and sections:

- Card Name (Required)**: A text input field.
- Amount (Required)**: A text input field.
- Currency\***: A dropdown menu set to 'USD'.
- Frequency (Require...)**: A dropdown menu.
- What for?**: A section with a **Reason (Required)** text area.
- Additional Options**: A section with a downward arrow.
- Advanced Controls**: A section with a downward arrow.
- What fields are required?**: A section with a downward arrow.
- Who needs to review?**: A section with a downward arrow.
- Accounting**: A section with a downward arrow.
- Buttons**: 'Cancel' and 'Request Virtual Card' (in a green box).

# Receipt matching - SMS

## How it works?

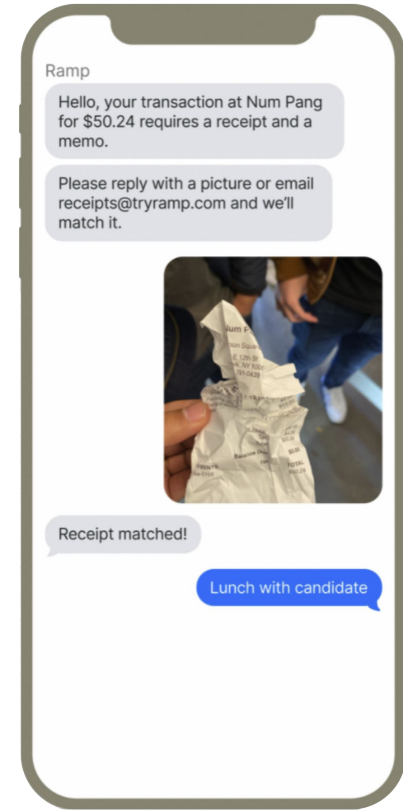
Respond to Ramp's automated text, follow the instructions on how to submit info in that text message



**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

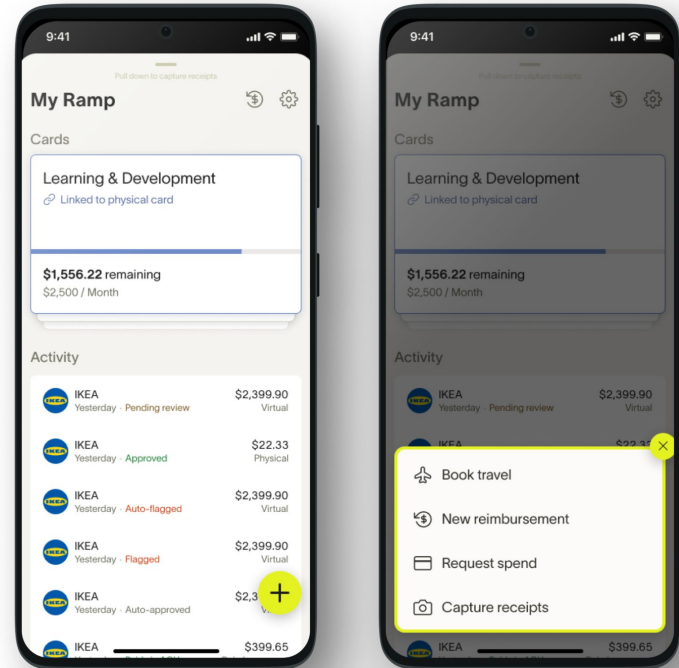
Email Your Receipt

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

**Create Reimbursement**

Upload Mileage Manual

Start location

Destination

Distance (Required) Unit Kilom

Transaction Date

Memo

Eg. "Traveling to NYC for client meeting"

**What is it for?**

Limit

(Optional) Enter an Amount and Transaction Date before selecting a limit.

Is this a travel expense?

**Receipt**

Drop files or click here to upload

Back

Back Saved Duplicate Submit

# Coding your transactions

## What it 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

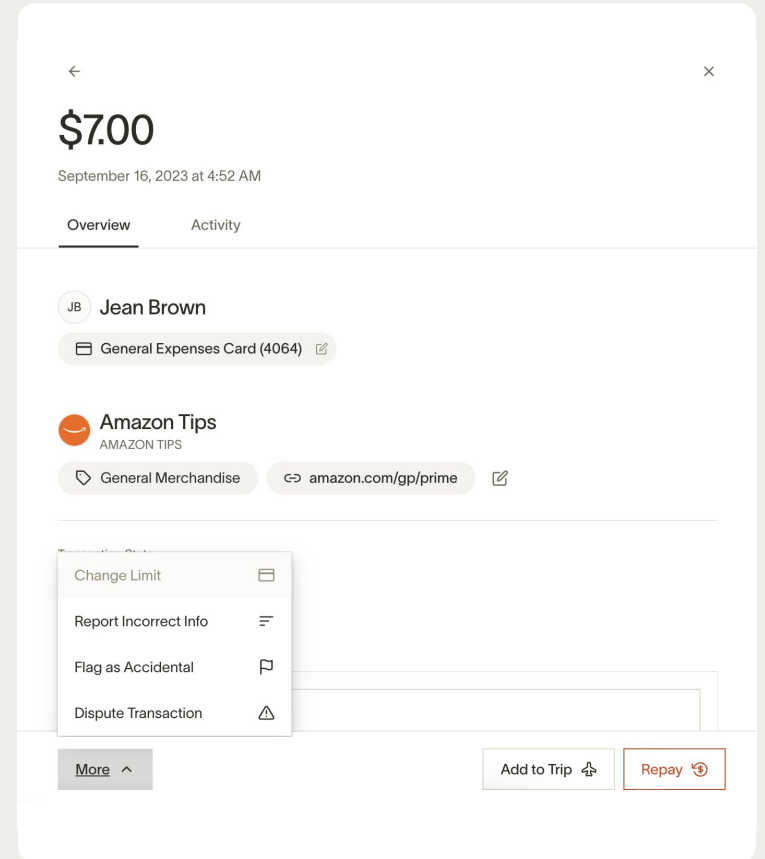
# Flagging transactions

## 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> | <b>\$80.00</b>      |

|             |          |
|-------------|----------|
| 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 5th 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



\$XXXX

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 screenshot displays the Ramp Manager review interface, showing two views: 'Needs Review' and 'Inbox'.

**Needs Review View:**

- Search & Filter:** Search & Filter, Date Range, Total Count: 677, Total Amount: \$258,785.63.
- Table Columns:** Date, Amount, Cardholder, Policy Information, Limit, Receipt, Memo, Flag or Approve.
- Transactions:**
  - Robert's trip to Newark:**
    - Expendable (09/10/2023 - Fuel and Gas, Requirements Complete): \$16.33, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Travel, [Flag] [Approve]
    - MP Miami Parking Auth... (09/10/2023 - Parking, Re... Requirements Complete): \$3.75, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Travel, [Flag] [Approve]
    - Soho Beach House (09/10/2023 - Restaurants, Requirements Complete): \$20.40, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Lunch, [Flag] [Approve]
    - MP Miami Parking Auth... (09/10/2023 - Parking, Re... Requirements Complete): \$6.50, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Parking at Gender: Office building, [Flag] [Approve]

**Inbox View:**

- Search & Filter:** Search & Filter, Date Range, Total Count: 677, Total Amount: \$258,785.63.
- Card Requests:** Transactions, Reimbursements, Purchase Orders.
- Table Columns:** Date, Amount, Cardholder, Policy Information, Limit, Receipt, Memo, Flag or Approve.
- Transactions:**
  - Robert's trip to Newark:**
    - Expendable (09/10/2023 - Fuel and Gas, Requirements Complete): \$16.33, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Travel, [Flag] [Approve]
    - MP Miami Parking Auth... (09/10/2023 - Parking, Re... Requirements Complete): \$3.75, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Travel, [Flag] [Approve]
    - Soho Beach House (09/10/2023 - Restaurants, Requirements Complete): \$20.40, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Lunch, [Flag] [Approve]
    - MP Miami Parking Auth... (09/10/2023 - Parking, Re... Requirements Complete): \$6.50, Robert Williams (Manager John Johnson), Wellness Virtual: 3883, Parking at Gender: Office building, [Flag] [Approve]
  - Anna's trip to Detroit:**
    - Swertgmen (09/10/2023 - Restaurants, Requirements Complete): \$16.88, Anna Miller (Manager John Johnson), SaaS Virtual: 2537, [Flag] [Approve]
  - Kevin's trip to Las Vegas, San Francisco, and Baltimore:**
    - Deane Road (09/09/2023 - Restaurants, Requirements Complete): \$3.26, Kevin Davis (Manager John Johnson), Work From Home Virtual: 3883, [Flag] [Approve]

**Left Sidebar:**

- Setup Guide: Next: Get a quick tour of Ramp
- Search
- Inbox: 247
- Insights
- My Ramp
- Transactions
- Overview
- Needs Review
- Out of Policy
- Declined
- Cards
- Reimbursements
- Team
- Vendors
- Settings
- Refer & Earn
- Help

Setup Guide

Next: Get a quick tour of Ramp

Search

K

Inbox

847

Insights

My Ramp

Transactions

Cards

Reimbursements

Team

Vendors

Settings

Refer & Earn

Help

Inbox170

Card Requests15

Transactions

Reimbursements155

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                              |
|---|---|---------|---|--------------------|---|------------------------------------|--|--|
| <div><div><div></div></div><div>Robert's trip to Newark</div></div>                                 |   |         |   |                    |   |                                    |  |  |
| <div><div></div></div>  | <div><div></div><div>Exxonmobil</div><div>09/16/2023 · Fuel and Ga...</div><div>Requirements Complete</div></div>               | \$16.33 | <div><div>Robert Williams</div><div>Manager: John Johnson</div></div> | —                  | <div><div>Wellness</div><div>Virtual · 3983</div></div> | <div><div></div><div>—</div></div> | <div><div></div><div>Travel</div></div>                              | <div><div></div><div></div><div></div></div> |
| <div><div></div></div>  | <div><div></div><div>Miami Parking Author...</div><div>09/16/2023 · Parking · Ro...</div><div>Requirements Complete</div></div> | \$3.75  | <div><div>Robert Williams</div><div>Manager: John Johnson</div></div> | —                  | <div><div>Wellness</div><div>Virtual · 3983</div></div> | <div><div></div><div>—</div></div> | <div><div></div><div>Travel</div></div>                              | <div><div></div><div></div><div></div></div> |
| <div><div></div></div>  | <div><div></div><div>Soho Beach House</div><div>09/16/2023 · Restaurants...</div><div>Requirements Complete</div></div>         | \$20.40 | <div><div>Robert Williams</div><div>Manager: John Johnson</div></div> | —                  | <div><div>Wellness</div><div>Virtual · 3983</div></div> | <div><div></div><div>—</div></div> | <div><div></div><div>Lunch</div></div>                               | <div><div></div><div></div><div></div></div> |
| <div><div></div></div>  | <div><div></div><div>Miami Parking Author...</div><div>09/14/2023 · Parking · Ro...</div><div>Requirements Complete</div></div> | \$6.50  | <div><div>Robert Williams</div><div>Manager: John Johnson</div></div> | —                  | <div><div>Wellness</div><div>Virtual · 3983</div></div> | <div><div></div><div>—</div></div> | <div><div></div><div>Parking at Gensier, Office buildout</div></div> | <div><div></div><div></div><div></div></div> |
| <div><div><div></div></div><div>Anna's trip to Detroit</div></div>                                  |   |         |   |                    |   |                                    |  |  |
| <div><div></div></div>  | <div><div></div><div>Sweetgreen</div><div>09/15/2023 · Restaurants...</div><div>Requirements Complete</div></div>               | \$16.88 | <div><div>Anna Miller</div><div>Manager: John Johnson</div></div>     | —                  | <div><div>SaaS</div><div>Virtual · 2837</div></div>     | <div><div></div><div>—</div></div> | <div><div></div><div>—</div></div>                                   | <div><div></div><div></div><div></div></div> |
| <div><div><div></div></div><div>Kevin's trip to Las Vegas, San Francisco, and Baltimore</div></div> |   |         |   |                    |   |                                    |  |  |
| <div><div></div></div>  | <div><div></div><div>Duane Reade</div><div>08/20/2023 · Supermark...</div></div>  | \$3.26  | <div><div>Kevin Davis</div></div>                                     | —                  | <div><div>Work From Home</div></div>                    | <div><div></div><div>—</div></div> | <div><div></div><div>—</div></div>                                   | <div><div></div><div></div><div></div></div> |

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

Remind (0)

Flag (4)

Approve (4)

# 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 Manager interface for reviewing Out of Policy transactions. The main view shows a list of transactions with columns for Date, Amount, Cardholder, Policy Information, Line Item, Receipt, Memo, and Resolution. A modal window is open, providing a detailed view of a transaction for Linda Brown's trip to New York.

**Transactions List:**

| Date       | Amount   | Cardholder  | Policy Information         | Line Item                     | Receipt | Memo                      | Resolution |
|------------|----------|-------------|----------------------------|-------------------------------|---------|---------------------------|------------|
| 09/16/2023 | \$33.73  | Linda Brown | Per Diem Spend Above \$100 | Wellness Virtual 7562         | -       | -                         | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | Wellness Virtual 3853         | -       | Per diem                  | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | General Expenses Virtual 5731 | -       | Lunch with partner        | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | SaaS Virtual 2837             | -       | -                         | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | SaaS Virtual 2704             | -       | https://www.pmevents.com/ | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | Office Supplies Virtual 2658  | -       | -                         | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | General Expenses Virtual 2849 | -       | -                         | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | Wellness Virtual 3853         | -       | Travel                    | Resolve    |
| 09/16/2023 | \$100.00 | Linda Brown | Per Diem Spend Above \$100 | Wellness Virtual 3853         | -       | Travel                    | Resolve    |

**Transaction Details (Linda's trip to New York):**

- Amount:** \$128.88
- Date:** September 16, 2023 at 7:34 PM
- Cardholder:** Linda Brown (Manager: John Johnson)
- Policy Information:** Per Diem Spend Above \$100
- Transaction State:** Auto-Flagged
- Policy Requirements:** Complete
- Receipt:** Upload a photo of your receipt
- Memo:** Lunch with partner
- Buttons:** Request Repayment, Approve

# Thank you.