

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

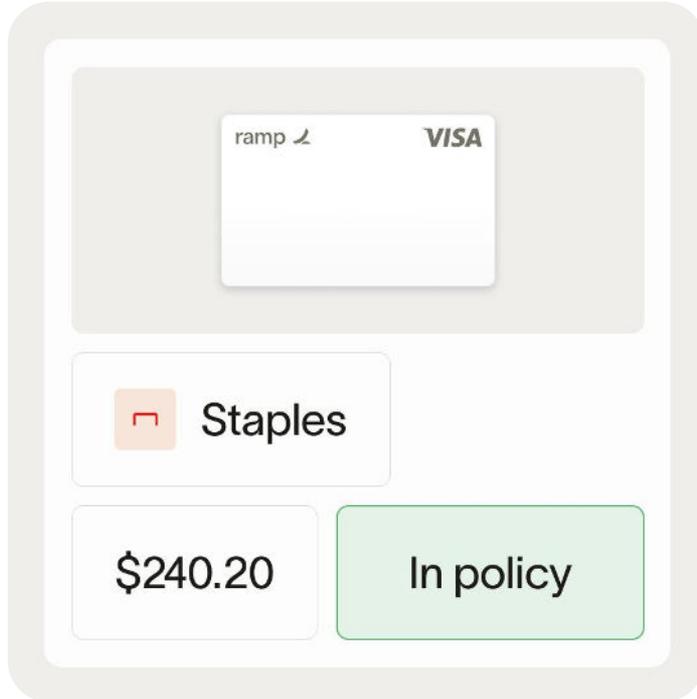
03 Platform Demo

Basics for Employees

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



\$XXXX
money savings



XXXX
time savings

Accepting your invite

Check your inbox for an email from Ramp

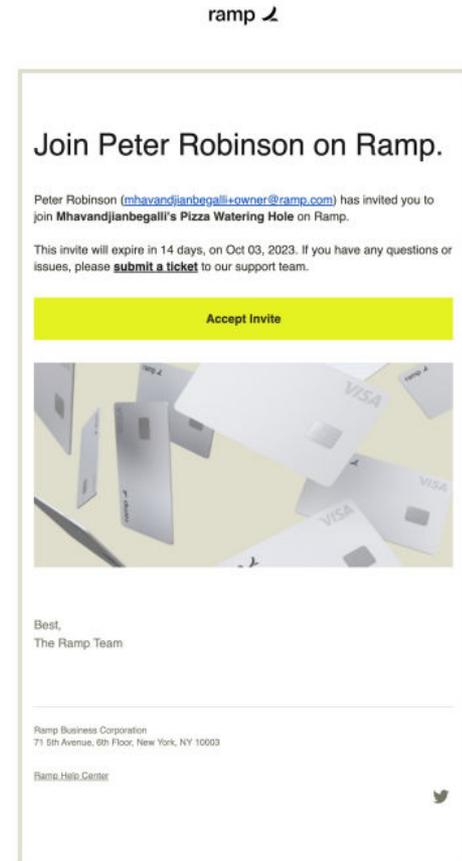
Look for the following in your inbox:

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



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 Ramp app's interface. On the left is a navigation sidebar with options: Settings (selected), Personal Settings, Sign Out, Refer & Earn, and Help. The main content area is titled 'Settings' and 'Personal Settings'. It has tabs for Profile, Banking, Login Methods, Delegation, and Notifications (selected). The Notifications section is divided into three categories: Personal, Commenting, and Marketing Emails. The Personal section includes 'Notification Type' (SMS, Email), '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 'View marketing preferences' button. A bottom navigation bar shows the Ramp logo.

Notification Type	SMS	Email
Personal	<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"/>
Commenting		<input checked="" type="checkbox"/>
> New Mention		<input checked="" type="checkbox"/>
> New Comment		<input checked="" type="checkbox"/>
Marketing Emails		View marketing preferences ↗

Adding other emails

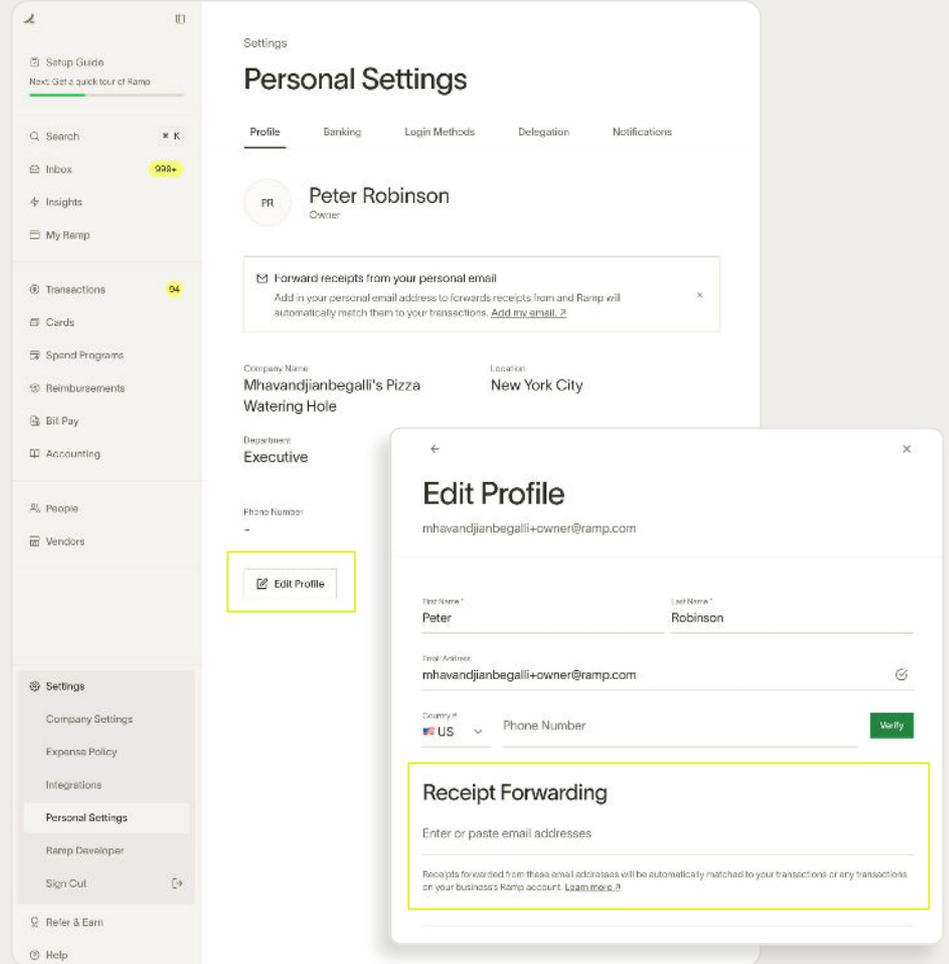
You can add other emails to Ramp that you'd like to be able to forward receipts from.

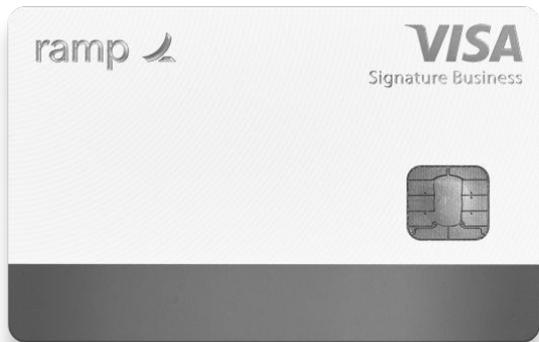
How to set it up

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





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

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.



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 +



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 screenshot of the 'My Ramp' web application. The main header includes 'My Ramp' and a yellow 'Request Spend' button. Below the header, there are sections for 'My Physical Card' and 'My Virtual Cards'. A modal window titled 'New Virtual Card' is open in the foreground, containing the following fields and options:

- Card Name (Required)**: A text input field.
- Amount (Required)**: A text input field with 'USD' selected in a dropdown menu.
- Frequency (Required)**: 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.
- Cancel**: A button at the bottom left.
- Request Virtual Card**: A green button at the bottom right.

Receipt matching - SMS

How it works?

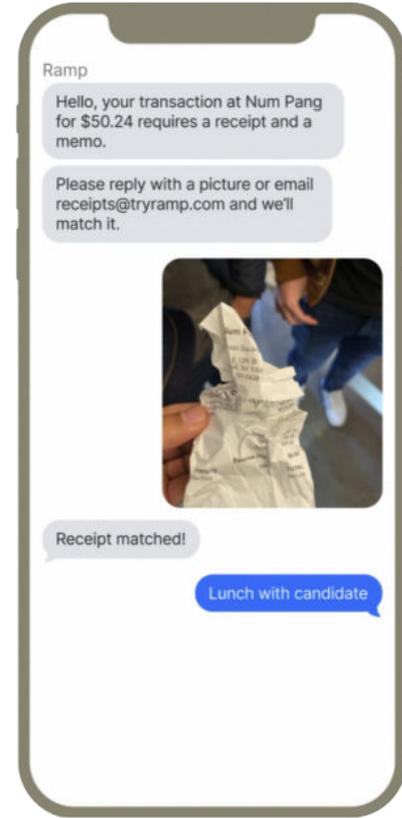
Respond to Ramp's automated text, follow the instructions on how to submit info in that text message



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

- 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. Sign in to your dashboard to add a memo.

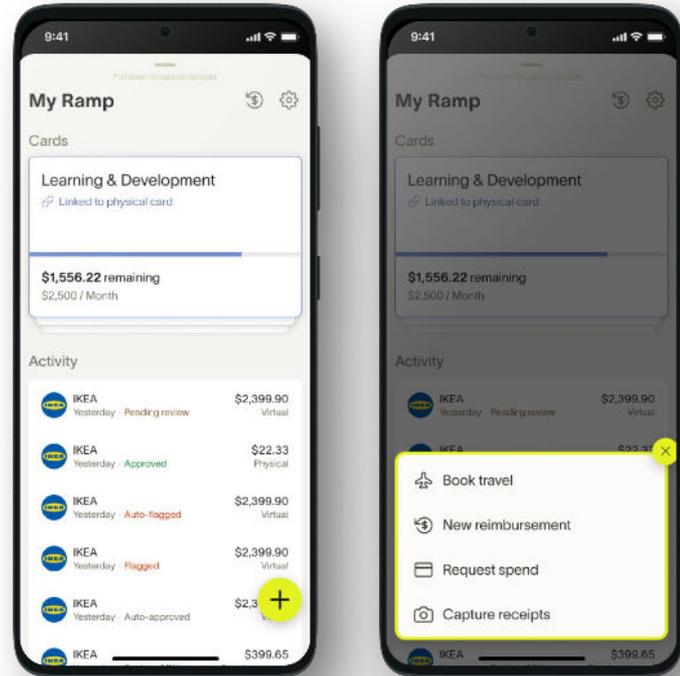
Transaction with Missing Items

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

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 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 selector for Kilometers), 'Transaction Date', and a 'Memo' text area. The foreground screenshot shows the 'Manual' tab, which includes a 'Merchant (Required)' dropdown, 'Amount (Required)', 'Currency' (set to CAD), 'Transaction Date', and a 'Memo' text area. Below the memo is a 'What is it for?' dropdown menu. At the bottom of the foreground screenshot, there is a 'Receipt' section with a 'Drop files or click here to upload' button and a 'Submit' button.

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 F

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

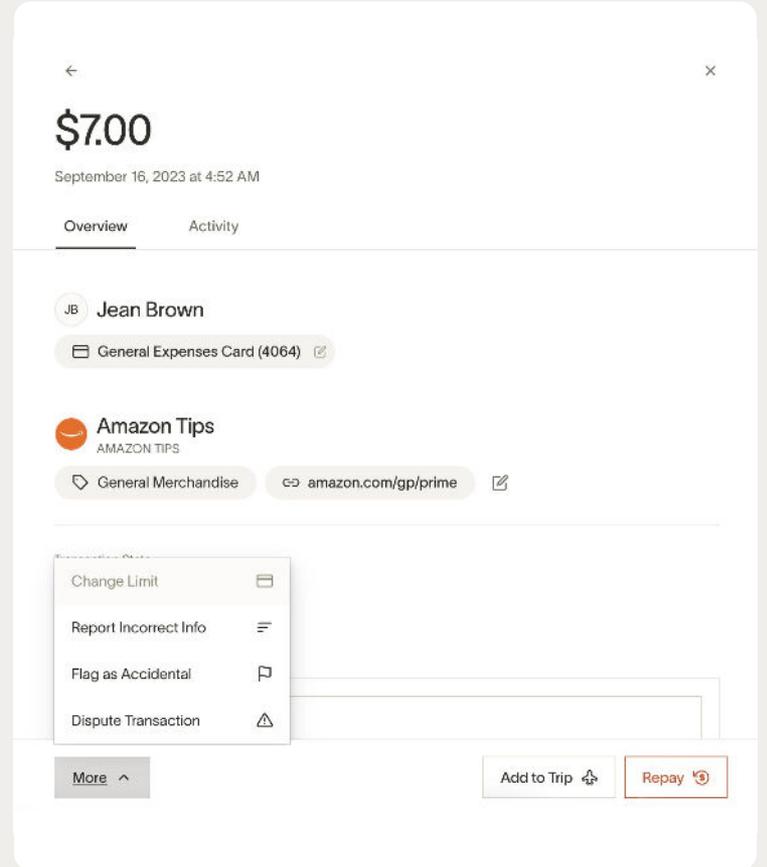
Flagging transactions

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
\$73.80	\$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 Grelson's Chicken Eatery or visit Ramp for more options.

[View Transaction](#)

Best,
The Ramp Team

Ramp Business Corporation
71 9th Avenue, 4th 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

Receipt

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

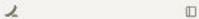
The image displays two screenshots of the Ramp expense management interface. The top screenshot shows the 'Needs Review' section, which lists transactions that require attention. The bottom screenshot shows the 'Inbox' section, which lists transactions that are ready for review.

Needs Review Table:

Date	Amount	Cardholder	Payment Method	Card	Receipt	Memo	Payment Review
Robert's trip to Newark							
Expense#01: EXPENSE: Food and Dr. Requirements Complete	\$63.00	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Mini Parking Author. Requirements Complete	\$3.75	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Safe House House	\$20.00	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Mini Parking Author. Requirements Complete	\$8.00	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait

Inbox Table:

Date	Amount	Cardholder	Payment Method	Card	Receipt	Memo	Payment Review
Robert's trip to Newark							
Expense#01: EXPENSE: Food and Dr. Requirements Complete	\$63.00	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Mini Parking Author. Requirements Complete	\$3.75	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Safe House House	\$20.00	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Mini Parking Author. Requirements Complete	\$8.00	Robert Williams Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Expense#02: EXPENSE: Food and Dr. Requirements Complete	\$10.00	John Smith Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait
Expense#03: EXPENSE: Food and Dr. Requirements Complete	\$5.00	John Smith Manager John Johnson		Wells Fargo	Receipt		Approve Flag Wait



Setup Guide
Next: Get a quick tour of Ramp

Search K

Inbox 647

Insights

My Ramp

Transactions

Cards

Reimbursements

Team

Vendors

Settings

Refer & Earn

Help

Inbox 170

Card Requests 15

Transactions

Reimbursements 155

Purchase Orders

Search & Filter

Date Range



Total Count
677

Total Amount
\$258,785.63

<input type="checkbox"/>	Date	Amount	Cardholder	Policy Information	Limit	Receipt	Memo	Flag or Approve
Deselect 4								
<input checked="" type="checkbox"/>	Robert's trip to Newark							
<input checked="" type="checkbox"/>	09/16/2023 - Fuel and Ga... Requirements Complete	\$16.33	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983		- Travel	
<input checked="" type="checkbox"/>	09/16/2023 - Parking - Ro... Requirements Complete	\$3.75	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983		- Travel	
<input checked="" type="checkbox"/>	09/16/2023 - Restaurants... Requirements Complete	\$20.40	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983		- Lunch	
<input checked="" type="checkbox"/>	09/14/2023 - Parking - Ro... Requirements Complete	\$6.50	Robert Williams Manager: John Johnson	-	Wellness Virtual - 3983		- Parking at Gensler, Office buildout	
Anna's trip to Detroit								
<input type="checkbox"/>	09/15/2023 - Restaurants... Requirements Complete	\$16.88	Anna Miller Manager: John Johnson	-	SaaS Virtual - 2837		-	
Kevin's trip to Las Vegas, San Francisco, and Baltimore								
<input type="checkbox"/>	08/20/2023 - Supermark...	\$3.26	Kevin Davis	-	Work From Home		-	

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 'Out of Policy' interface. The main view shows a list of transactions with columns for 'Type', 'Amount', 'Cardholder', 'Approval status', 'Date', 'Merchant', and 'Status'. A modal window is open over a transaction for \$128.88, dated 10/23/23 at 7:34 PM. The modal provides details for 'Linda's Trip to New York' and 'Linda Brown' (General Expenses Card 0573). It includes a 'View Trip' button, a 'New Item Spent Above \$250' warning, and a 'Policy Requirements Complete' section. At the bottom, there are 'Request Reimbursement' and 'Approve' buttons.

Type	Amount	Cardholder	Approval status	Date	Merchant	Status
Card Payment	\$88.75	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$40.13	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending
Card Payment	\$10.00	Linda Brown	By Item Spent Above \$250	10/23/23	General Expenses Card 0573	Pending

Thank you.