

# Ramp is the financial operations platform for modern businesses



**60,000+** customers  
**200+** countries supported

**\$120B+** payments processed annually  
**125+** currencies supported  
**\$32B** valuation ([Nov 2025](#))

**\$10B+** customer savings  
**30M+** hours saved

Trusted by 60,000+ companies

SPACEX

shopify

airbnb

twilio

CBRE

sweetgreen



Discord



ADVANTAGE SOLUTIONS

ANDURIL



Opendoor



POSHMARK

eventbrite

BARRY'S

ARRIVE LOGISTICS

GoodRx

Chan Zuckerberg Initiative

stripe

webflow

Sur la table

Relativity

ACQUIA

ZipRecruiter

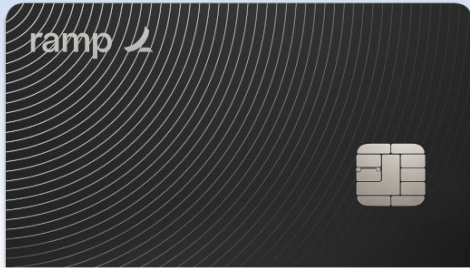
Notion

Lookout

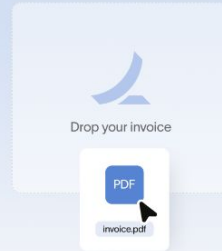
blend

# Six tools to drive efficiency

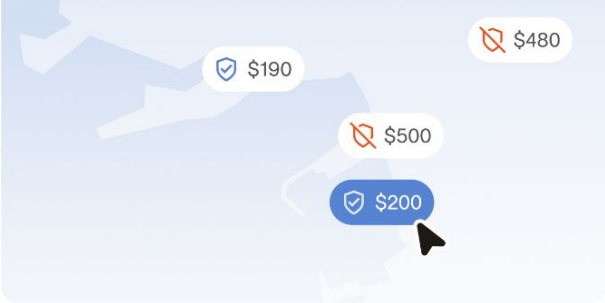
## Corporate card



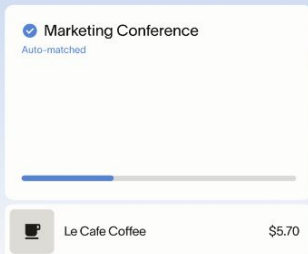
## Bill Pay



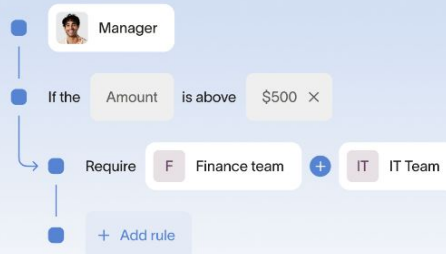
## Travel



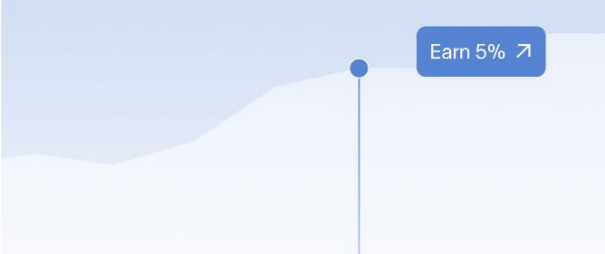
## Expense management



## Procurement



## Treasury

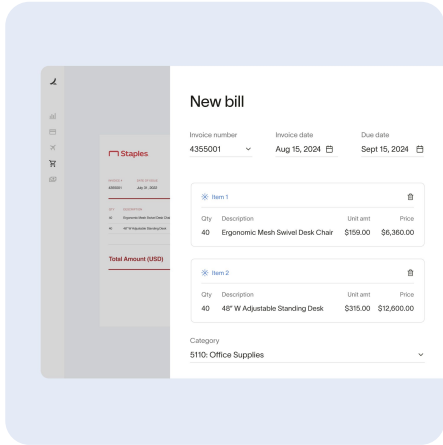


# Ramp Bill Pay features

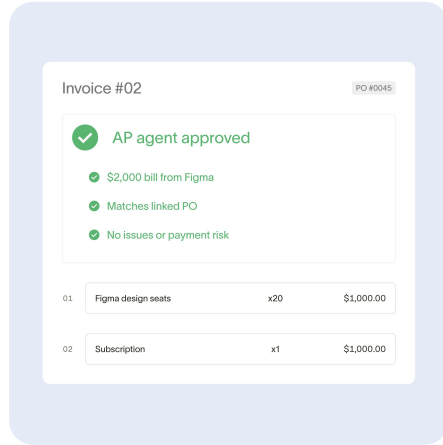
## Get a month of AP done in minutes



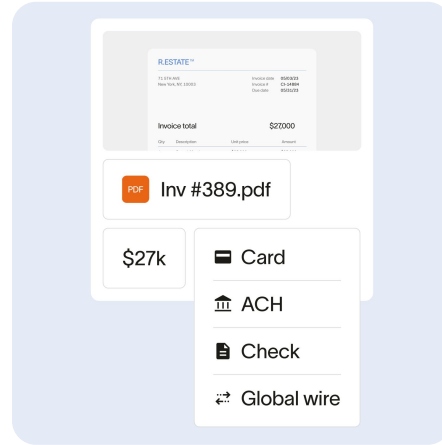
### Touchless Invoice Processing



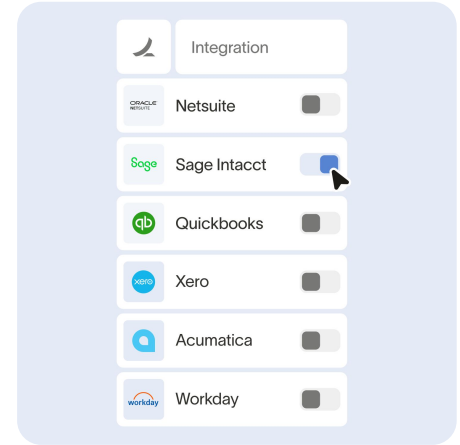
### Smart Approval Automation



### Payment built for scale and control



### Real-time sync with your ERP



- 99% OCR accuracy
- ✳️ Line items auto-coded
- ✳️ Anomalies flagged for review (fraud detection with 60 signals, overbilling)
- 2- and 3-way matching

- ✳️ Approval recommendations with 90% acceptance rate
- Separate of duty between approver and releaser
- Advanced conditional routing and full audit trail

- ACH, wire, check and card payment options
- International payments
- One click payment release
- Automated batch payments
- ✳️ Auto-card payment for up to 1.5% cashback

- 10 ERPs directly integrated (UCSV available)
- Real time sync on bills and payments
- Two-way sync on vendor records



# Why **60,000+** customers choose Ramp for expense management:

1

## We enable our customers to move faster

- Employees submit expenses in less than 25 seconds (**92% reduction**)\*
- **75%+ of transactions** are automatically coded – 95% have a receipt the same day it clears
- **On average, Ramp reduces close time by 32%\***

Ramp will give your team time back to focus on building, not expensing

2

## We deliver material spend savings

- Built in card controls & automated review stop of out-of-policy spend (**~8% of total spend, on avg.**)\*
- Customizable spend request workflows & submission compliance **reduce spend by ~4%, on avg.**\*
- Ramp customers see an avg. **503% ROI** ([Forrester](#))\*

Most platforms can help you manage spend, while Ramp helps you reduce it

3

## We're trusted by the world's most innovative teams

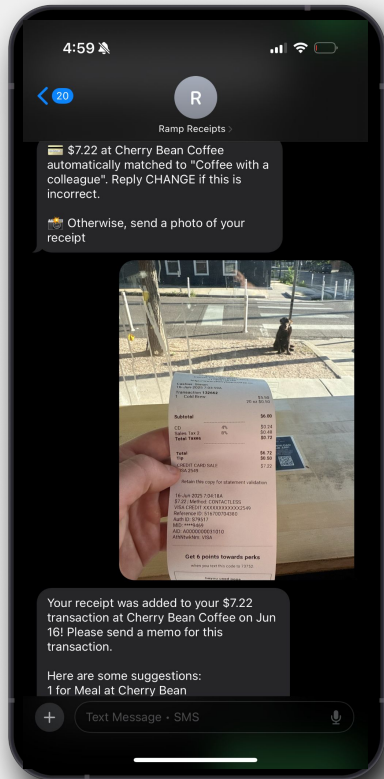
- Customers love the product - with an industry leading **NPS of 62**
- **#1 Rated** Spend Management platform on G2 (4.8)
- High product velocity & partnership - **200+ product innovations** in 2025

Ramp's team of experts is there with you – every step of the way

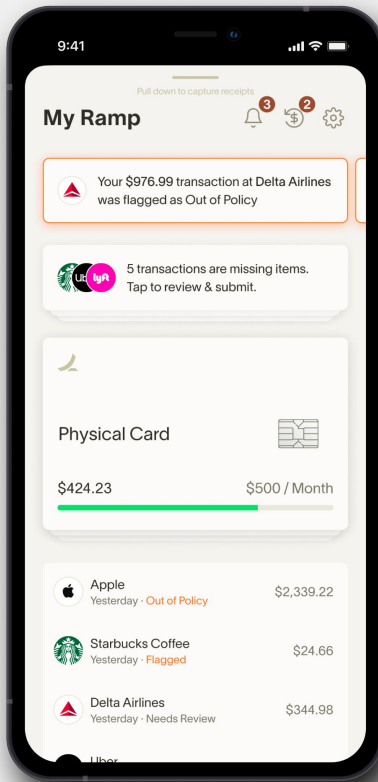
(\*) Statistics generated independently by Forrester's June 2024 study: [The Total Economic Impact Of Ramp](#)

# Zero-touch expenses

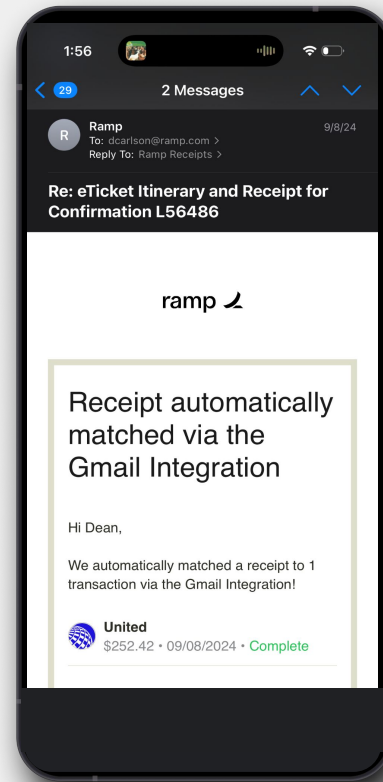
## SMS



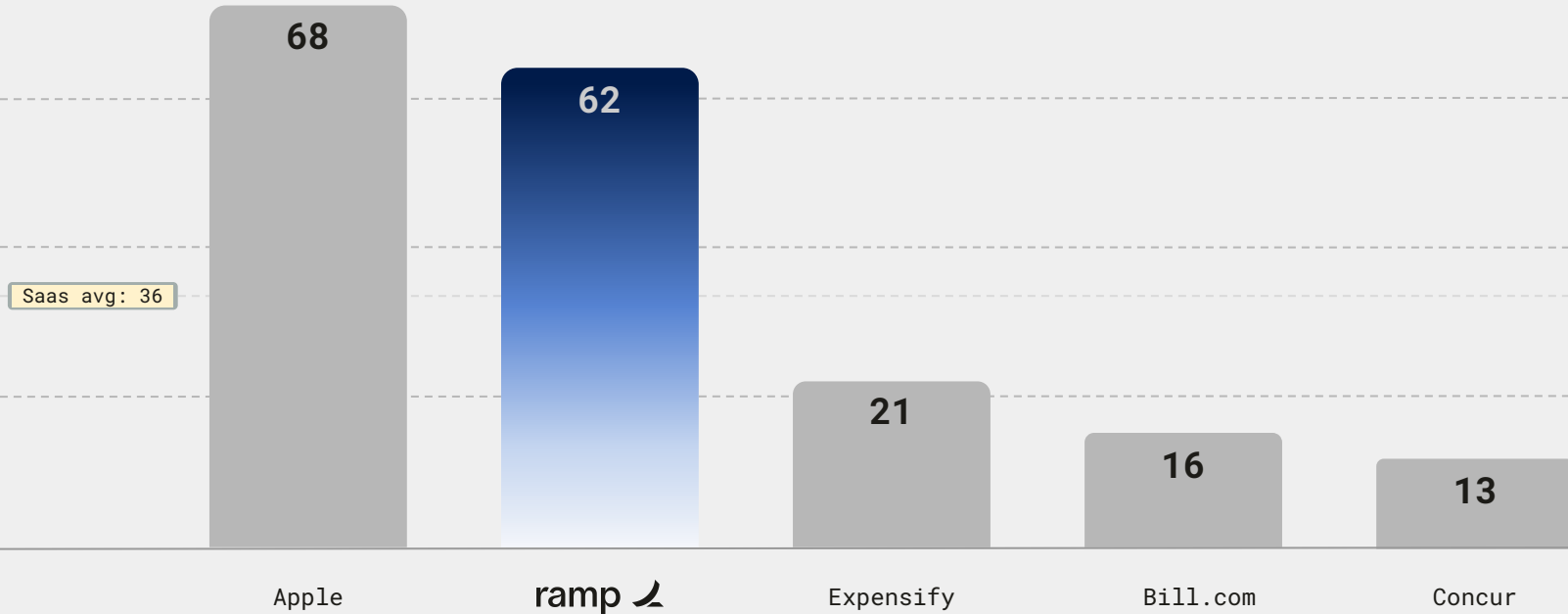
## Mobile App



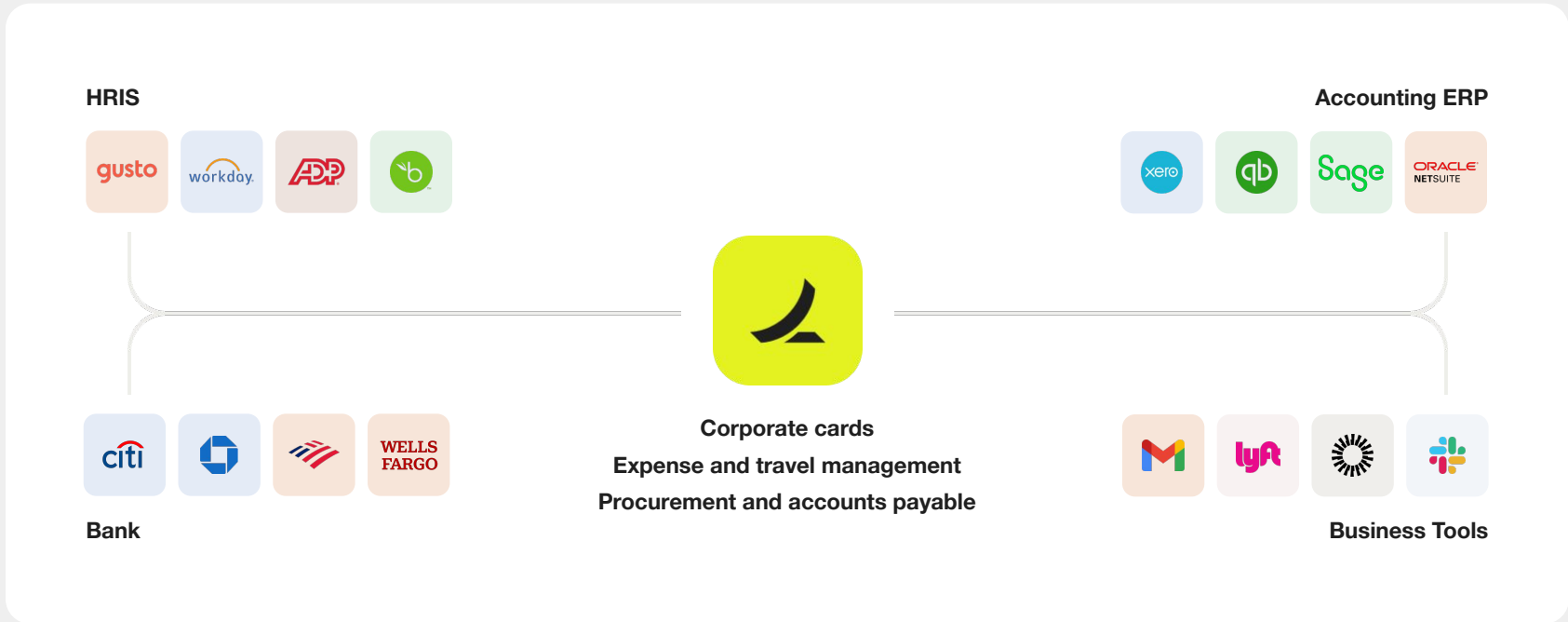
## Email



# Customers Love Ramp



# Work faster, spend smarter – Ramp consolidates your finance stack, and integrates with everything from HR to ERP



\$2.0B+ raised by the world's top investors – \$32B valuation

**SEQUOIA** 

 **FOUNDERS FUND**

**COATUE**

**ICONIQ**

 **Redpoint**

**GENERAL**  **CATALYST**

 **THRIVE CAPITAL**

“Ramp is emerging as an enduring leader in the new category of finance automation. It is setting a new standard for what businesses should expect - transparency, value, efficiency, and tangible time and money savings.”



**Ken Chenault**  
Former Chairman and CEO,  
American Express

# Highest rated by users

## G2 Grid for Spend Management

“Outpacing industry growth by delivering innovative solutions that meet the evolving needs of their users.”



## Additional Recognition

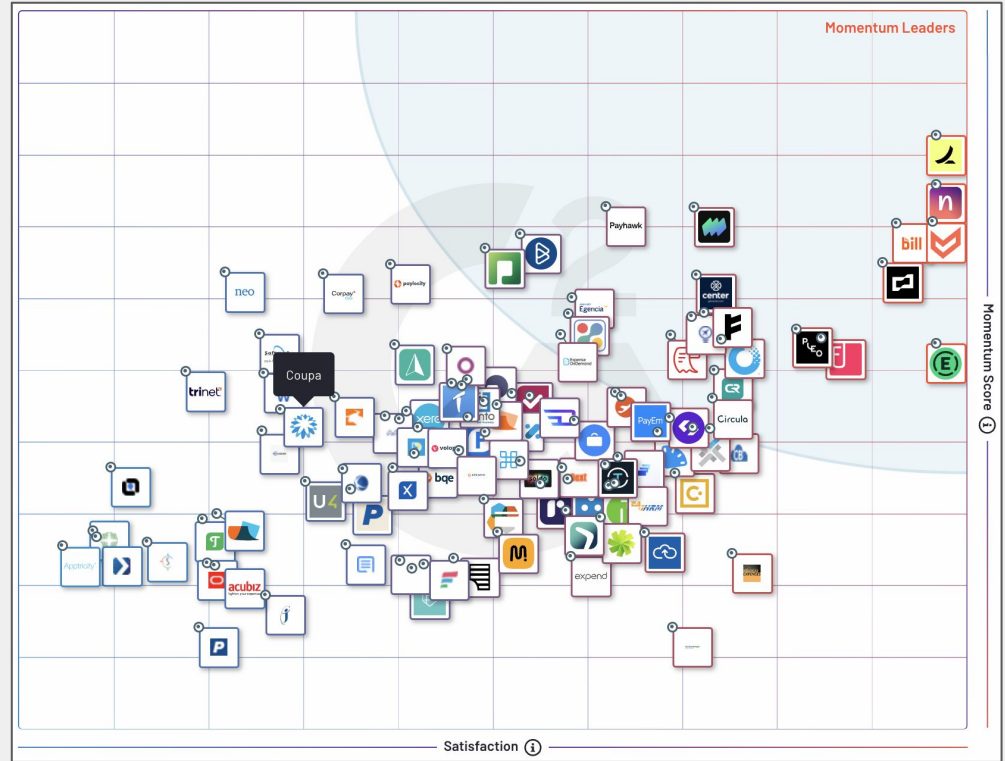
#1 Most Innovative North America Company **FASTCOMPANY**

#1 Startup in America **in**

The Fintech 50 List 2023 & 2024 **Forbes**

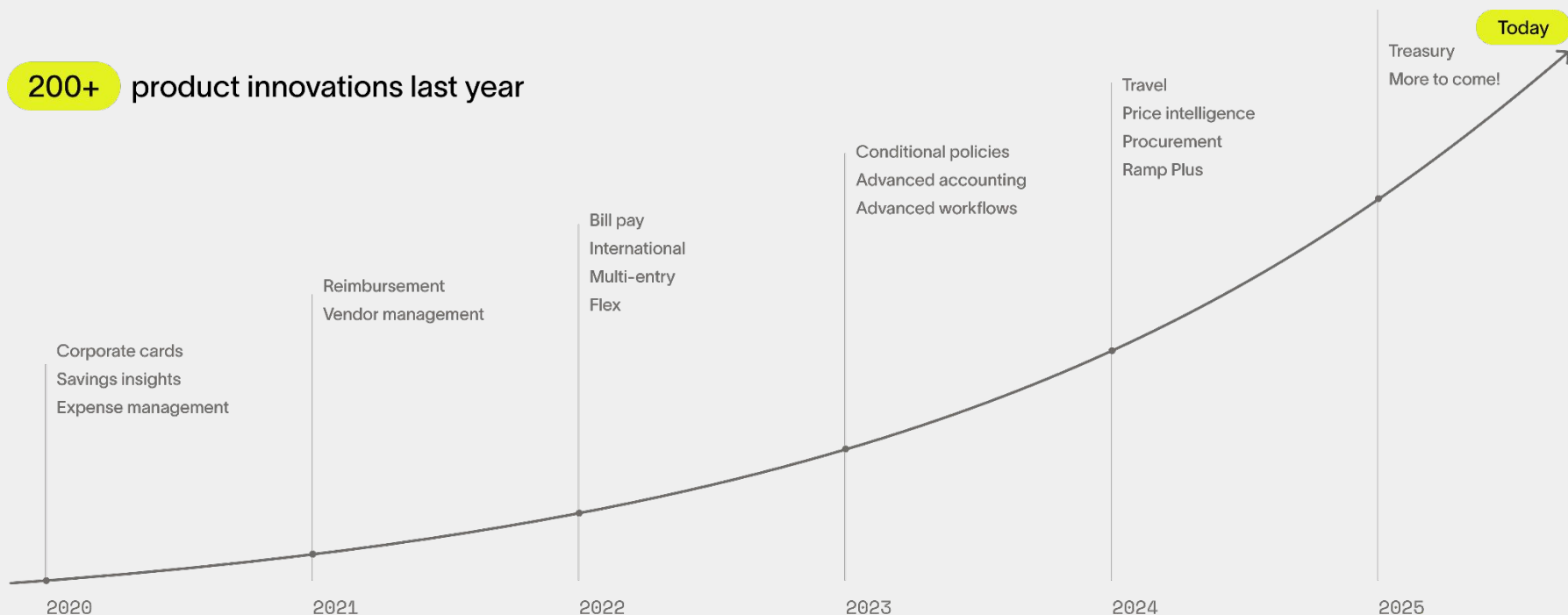
The Cloud 100 List 2024 **Forbes**

Time 100 Most Influential Companies 2024 **TIME100**



# With Ramp, you're partnering with best-in-class product velocity

200+ product innovations last year



# Product Overview



Corporate cards

# Control spend before it happens.

 Issue unlimited virtual and physical cards

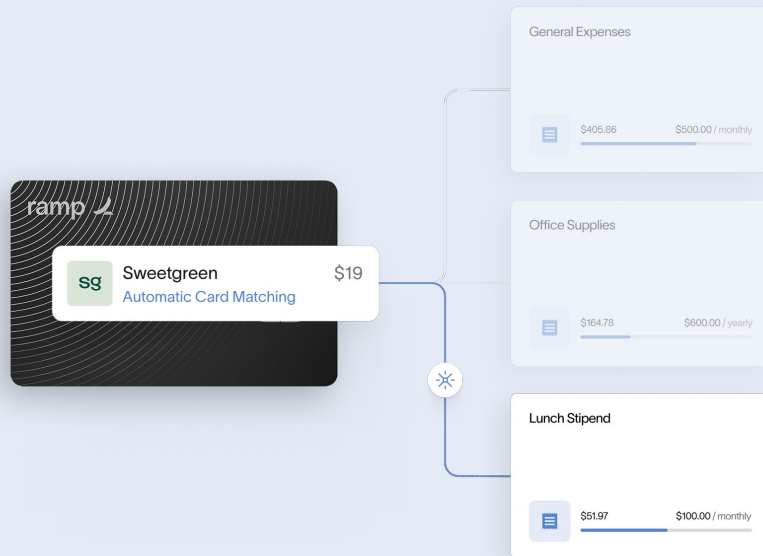
 Earn 1.5% cash back on every purchase **Plus**

 Block out-of-policy spend in real time

Replaces: American Express Wells Fargo Brex Bank of America Expensify





**C1** \$100k saved last year with Ramp

Construction One switched from legacy cards to Ramp — and quickly uncovered true employee spend.



Expense management

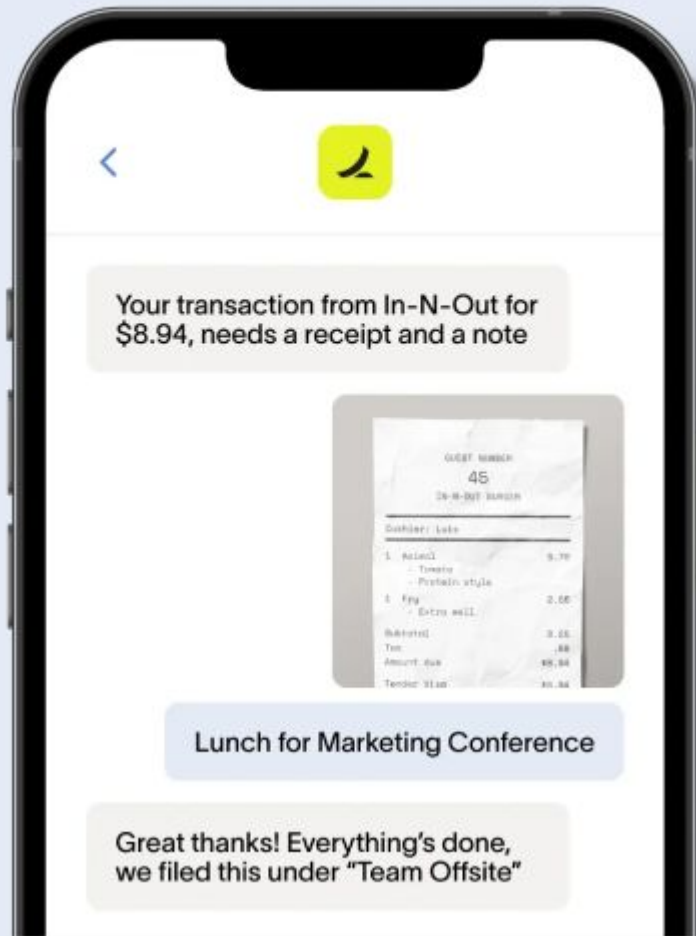
# Expense reports. Eliminated.

-  Submit expenses with just a text
-  Auto-code and reconcile transactions
-  Approve 75% of expenses, automatically
-  95% of Ramp transactions have receipts uploaded the same day

Replaces:

 90% transactions auto-coded

Glossier switched from their legacy system to Ramp—and gave 5 hours a week back to their team.



Accounts Payable

# A month of AP—done in minutes.

- ⌂ Automate intake to payment, end-to-end
- 📄 Drag, drop, and capture every detail instantly
- 🕒 Catch duplicates or errors before it's too late

Replaces: Bill.com

★ 15 hours saved weekly on AP

The Joffrey Ballet streamlined their fragmented process with Ramp, gaining visibility and flexibility.

The screenshot displays the Ramp Accounts Payable dashboard. At the top, it says 'Accounts Payable' and 'Payment runs'. Below this, there are two cards for 'Active' payment runs: one for May 24, 2024, for \$8,593.54 (4 of 12 bills paid), and another for May 31, 2024, for \$14,491 (1 of 10 bills paid). Underneath, the 'All payments' section has tabs for 'Overview', 'Need review', 'Initiated', and 'History'. A search bar is present with the text 'Search payments...'. A table below shows a payment entry for 'Twilio Sendgrid' by 'Tim Guerrero' with a 'Payment failed' status.

Vendor / vendor owner	Status	Amount
<input type="checkbox"/> Twilio Sendgrid Tim Guerrero	<span>Payment failed</span>	

# Eliminate out-of-policy transactions




## Expense policy flags

Out-of-policy, accidental charge, and fraud automatically flagged by AI.

Flag suspicious spend

Automatically categorize in-policy transactions

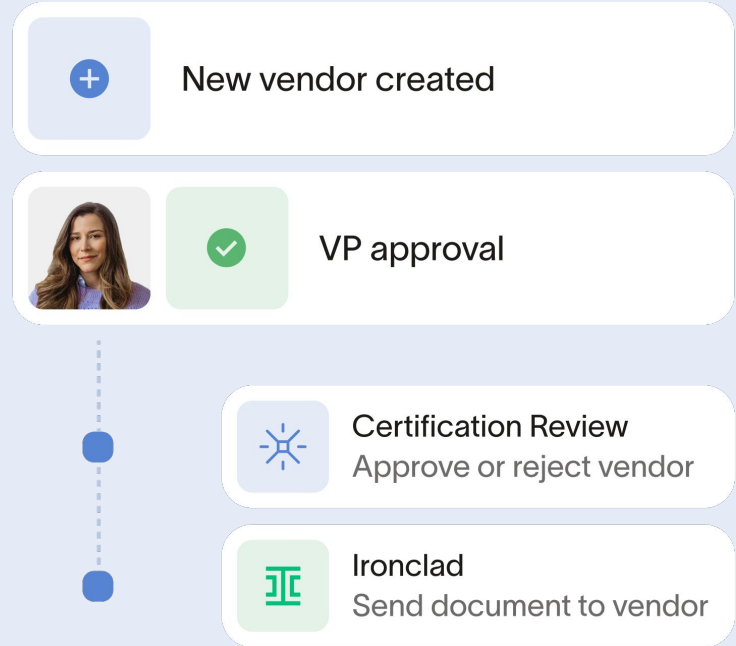
# Intake to pay that's 8.5X faster.

-  Centralize requests and approvals in one place
-  Auto-sync purchase orders and budgets
-  Speed up vendor onboarding and payments

Replaces: Zip Tropic

 **SAM** 12.5 days saved on PO approval time

"More vendors are allowing for discounts now, because they're seeing the quick payment."




Travel

# Smarter business travel, from booking to book close.

- ✈ Book flights and hotels at the best rates
- ✓ Set custom policies, from per diems to hotels
- ± Split savings with cost-conscious employees

Replaces: [Booking.com](#) [Priceline](#) [Expedia](#)

 10% reduction in out-of-policy travel spend

Sana Benefits set smarter travel policies with Ramp—no fees, no chasing receipts, and full control over spend.



This price is too high.

View your company's t

 \$480

 \$500

Employee

 \$320






Out of Policy

Central Park Palace  
\$500/Night

Request it

Treasury

# Put your operating cash to work.

-  Earn 2.0% on cash, and 4.35% on investments
-  No fees, minimum deposits or transfer caps
-  Move money fast with free same-day ACH

Replaces: Savings Accounts




Retained \$1000s/month in operating cash profits

Ramp Treasury is the single greatest product I've seen in the financial market.

## You have \$8,750,500 in total funds

 You have \$1,200,000 in idle cash. Transfer to Ramp Business

 Ramp Business Account balance

**\$5,250,300**

 Insured up to \$145MM · \$12,000 earned

 External balance

**\$3,500,200**



**Primary Ramp Business Account**

\$5,250,000 · 2.55% yield

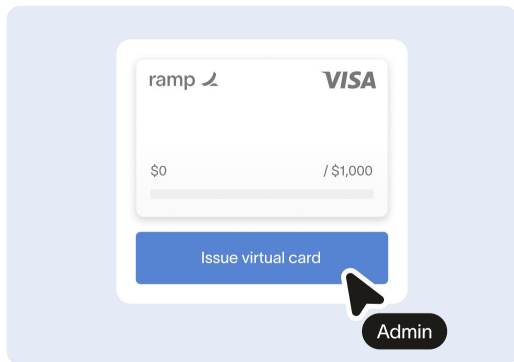


**BOA C**

\$1,500,

# Work with experts from day one

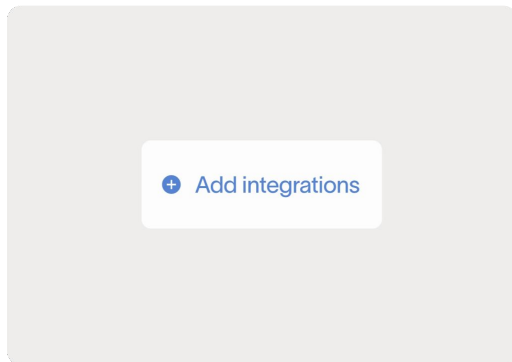
Today



Get started.

- Apply in ~15 minutes
- Connect ERP + HRIS
- Deploy policies + approvals to team

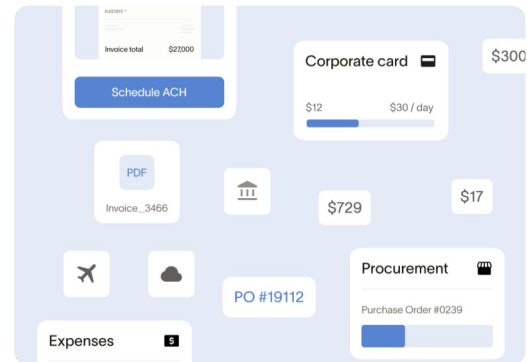
Day 5



Get comfortable.

- Connect integrations
- Set up approvals and controls
- Issue cards to employees

Day 30



Ask why you didn't switch years ago.

- 100% of business spend on Ramp
- Intake-to-pay 8.5x faster
- Books close 32%+ more quickly

# Bill Pay + Procurement

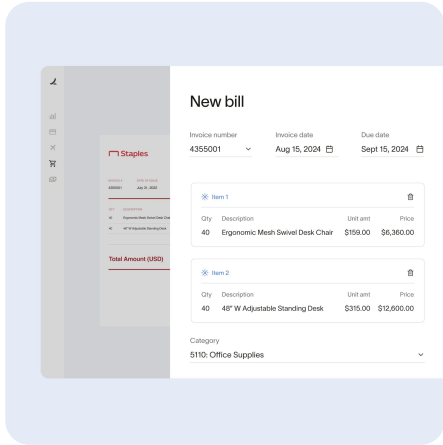


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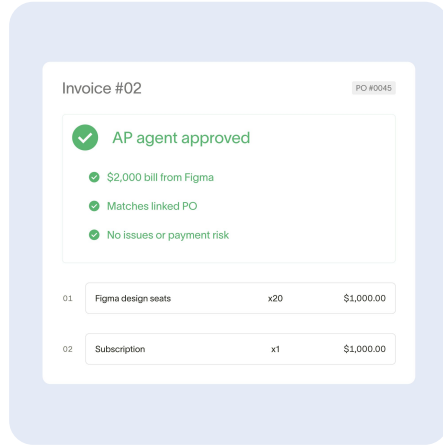
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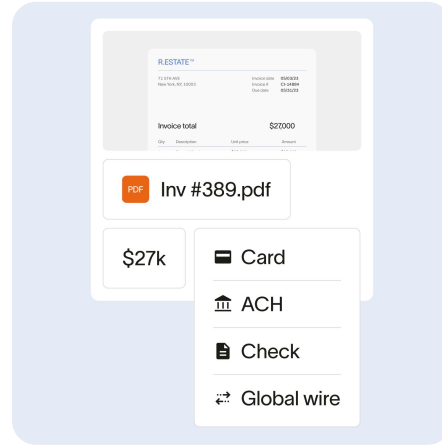
### Touchless Invoice Processing



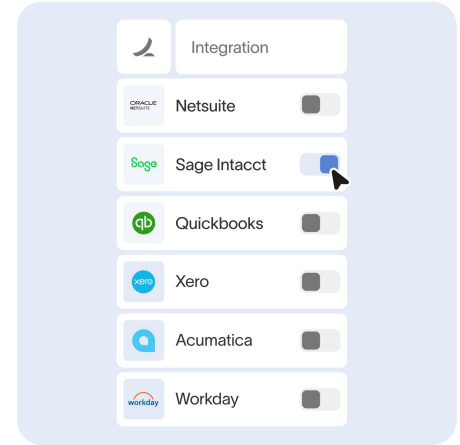
### Smart Approval Automation



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### Real-time sync with your ERP



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- 10 ERPs directly integrated (UCSV available)
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# Complete fraud checks before a bill sent for approval

- Every bill checked against 60+ fraud signals
- e.g. Vendor authenticity, email domain, unusual activity and language in the forwarded email, etc
- If any risk is discovered, you'll get alerted
- **\$4.5M+** in fraud identified and verified to beta testers

The screenshot displays a bill management interface. On the left, a sidebar titled "Bill Pay" lists several vendors with their respective invoice amounts and due dates. The "ActionINC" entry is highlighted. The main area shows a "Draft" invoice for "ActionINC INV# 123". A prominent orange box contains a "Higher risk of fraud" alert, listing two reasons: the vendor was recently created or not usually paid by the company, and the invoice amount is unusually high or inconsistent with previous bills. Below this, a "Vendor" section shows "ActionINC" as "Incomplete" with a button to "Add missing information" and a "Change vendor" link. At the bottom, there is a "Create bill" button and a "Save draft" button. On the right, a preview of the invoice document is visible, showing the vendor name and invoice details.

← Bill Pay

Draft

## ActionINC INV# 123

Overview Activity

**Higher risk of fraud**

- Vendor was recently created or is not usually paid by your company
- Invoice amount looks unusually high or inconsistent with previous bills you've paid

We recommend calling your vendor to confirm this invoice is legitimate. [Learn more](#)

Vendor Incomplete

ⓘ Add missing information for ActionINC [Change vendor](#)

Accounting Vendor (required) ⓘ

Save draft

Create bill

Invoice

ActionInc123

Invoice # 123  
Issued 2025-09-12  
Due 2025-09-12

Bill Item:  
Action Inc.  
28 west 23rd  
New York, NY  
USA

Item

Office Chairs

Keyboards

Headphones

Next

ⓘ

ⓘ

ⓘ

# Auto-code line items for zero-touch processing

- Invoice line items are now auto-coded for you
- Coding logic is based on your historical patterns
- Provide specific context to the agent for future codings
- **85% of fields accurately coded the first time** (rapidly improving)

Draft for Salesforce Intl, Inc. INV# 1926

Invoice Email

### How do you want to account for line items?

01	Consulting services	\$1,000.00	:
	↳ * 6203 - Professional services	* Sales	* New York (+)
02	Implementation fee	\$1,000.00	:
	↳ * 1305 - Professional services	* Sales	* New York (+)
03	Software 1-year plan	\$1,000.00	:
	↳ * 7000 - Software / SaaS	* Sales	* New York (+)
04	* 10900 - Inventory	Pylons for conference traffic	:
	25 units	\$560.00	= \$14,000.00
	↳ * Sales	* New York	(+)
05	Tax	\$1,700.00	:
	↳ * 5400 - Sales taxes	* Sales	* New York (+)

← Back + More options Continue →

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## Invoice

Invoice number  
Date of issue  
Due date

Invoice number  
July 20, 2025  
August 20, 2025

**Salesforce Intl, Inc.**  
415 Mission Street  
San Francisco, CA 94105  
United States  
+1 415 890 5404  
support@salesforce.com

**Bill to**  
Ramp Business Con  
The Annex  
Miami, Florida 3312  
United States  
+1 415 890 5404  
diego@ramp.com

**\$17,000 due August 20, 2025**  
[Pay online](#)

Description	Qty
Consulting services	1
Implementation fee	1
Software 1-year plan	1
Pylons for conference traffic	25

**Pay with ACH or wire transfer**

Bank name	Wells Fargo Bank, N.A.
Routing number	12345678
Account number	12345678
SWIFT	12345678

# Automate card payments to get cashback without extra effort

- You're now notified if the vendor accepts card payments
- If it's a QBO portal, Ramp will input the card details directly into the portal
- Beta customers received **\$2M+** collectively in cashback

+ Add line item

Invoice total

**\$87,750.00**

**Payment method updated**  
A no-fee card payment link was found.  
Ramp will auto-apply your card details on the due date—so you still earn cashback, no work needed.  
**Got it**


**Payment details** Complete


Payment method


Payment method  
Pay with Ramp Card

Payment method defaulted to card due to payment link found on invoice. [Review defaulting settings here.](#)

**New card** Existing card

  
**Pay automatically** Recommended  
We'll charge a single-use virtual card in ACME's [portal](#) on the due date. This card allows charges only up to the bill's total and locks after use. ✓

 Send card to vendor ○

 Use card myself ○

# Get approval recommendations for faster, more confident decisions.

- Approvers now get a **recommended action** based on:
  - Associated contract
  - Matched PO
  - Billing history
  - Payment discounts
  - Memos
  - Coding history
  - And much more
- Issued 400k recommendations with a **90% acceptance rate**.

The screenshot displays a user interface for reviewing an invoice. The main heading is "\$120,780 for Figma". Below this, it identifies the invoice as "Solution Inc · INV# 513590-03". There are two tabs: "Overview" (selected) and "History".

The "Review recommended" section contains the following text:

This **Figma** bill is for live event activation and social media posts for Brian Box Stunt campaign (Nov 1 - 30). Review the following issues:

- This bill is about 40% higher than usual  $\Delta$  \$25k/month average
- Entity (Ramp Business Corporation) doesn't match prior bills with same payment and shipping addresses. Those were sent to Ramp Corp.  $\Delta$  10

Checks passed:

- ✓ Memo and line items are consistent with prior partner marketing bills.  $\Delta$  10
- ✓ Memo and line items align to past marketing bills  $\Delta$  14
- ✓ 2 other checks  $\Delta$  Policy

A "Show less" link is provided at the bottom of the review section.

At the bottom of the interface, there are three buttons: "Edit", "Reject", and "Approve".

On the right side, there is an "Invoice" summary card with the following details:

**Invoice**

Invoice number: 6103679E-0013  
Date of issue: July 20, 2025  
Due date: August 20, 2025

**Figma, Inc.**  
750 Market Street  
Floor 10  
San Francisco, California 94102  
United States  
+1 415 890 5404  
support@figma.com

**Bill to**  
Ramp Business Corporation  
The Annex  
Miami, Florida 33127  
United States  
+1 415 890 5404  
diego@ramp.com

**\$120,780.00 USD due August 20, 2025**  
[Pay online](#)

Description	Qty
Organization Figma design seats	170
Organization Fig.lam seats	393
Organization Figma design seats	18

Amount

**Pay with ACH or wire transfer**

Bank name: Wells Fargo Bank, N.A.  
Routing number: 12345678  
Account number: 12345678  
SWIFT: 12345678

# Pre-approve every dollar

## Review spend early to eliminate invoice surprises

Procurement

Procurement extends Bill Pay upstream, so every invoice is approved before commitments are made and contracts are signed.

### Capture spend early

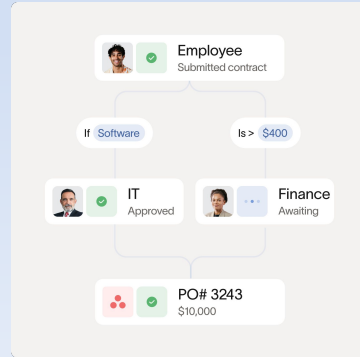
**Purchase Request**

RSVPay PO #0173

Documents	Activity
Submitted request	9:50 AM
Has the vendor provided a contract?	9:54 AM
Yes, I'll attach it here.	10:02 AM
Attached contract.pdf	10:16 AM
Approved request	

Invoices, contracts, renewals, and SaaS subscriptions are all captured at intake, so you're never caught off guard.

### Approve 3x faster



Build out your preferred workflow and let Ramp automate approvals, alerts, and vendor onboarding.

### Know your commitments

Item	Commitment	Status
Project Management Software	\$51,000 / Year	Unfilled
Design Co	\$24,000	Paid

Purchase orders are created for you and dynamically update as they're paid down by AP or cards.

### Automated three-way matching

Invoice #02 PO #0045

Item	Quantity	Amount
Adult Heavy Cotton T-Shirts	x100	\$3,000.00
* Line item exceeds PO amount		
Purchase order	Invoice	Overshooting
\$25.00/unit	\$30.00/unit	\$5.00/unit (+20%)
Garment Washed Hat, Green	x120	\$1,800.00
Custom Enamel Pine 4pk	x100	\$1,000.00

Ramp AI automatically 3-way matches your invoices, then flags discrepancies and alerts you of overbilling.



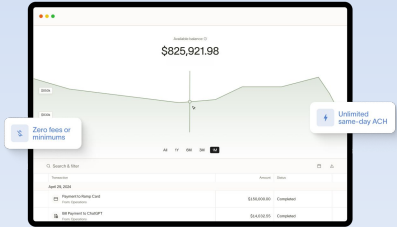
# Pay bills faster, cheaper, smarter

Earn more on every dollar with Ramp Treasury

Treasury

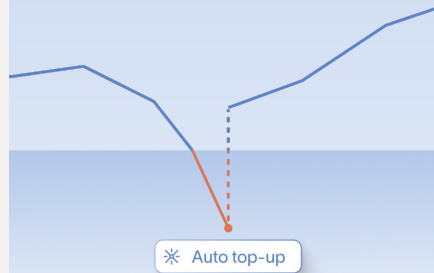
Treasury automatically manages cash for you – delivering liquidity, yield, and time back to finance.

## Waive payment fees



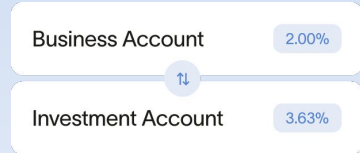
Pay vendors with unlimited free same-day ACH and wires. Traditional banks charge \$15-\$30 per wire.

## Automatic money movement



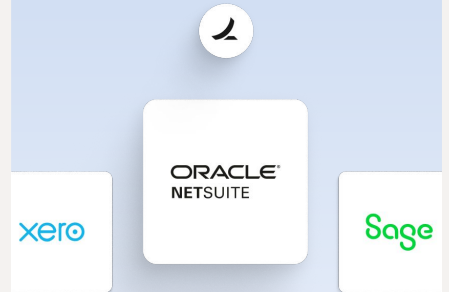
Cash moves automatically based on upcoming spend — maximize yield and ensure liquidity when you need to pay.

## Earn more on idle cash



2% on operating cash in your Business Account with instant payments. Up to 3.63% with next-day liquidity.

## One unified platform



Approve bills, pay vendors, and bank — all in Ramp. Everything syncs automatically to your ERP.



OLIPOP

“Ramp has completely modernized how we manage accounts payable. Instead of chasing down invoices, approvals, and vendor payments, everything flows seamlessly through one platform—we now close our books 2 days earlier.”

Muhammad Younes | Controller, Olipop

