

- **Cash Back** -- 1.5% on every dollar of card spend, no tiers, no category restrictions, no caps. For any tax-exempt org (including municipal government), that rate is automatic — no need to negotiate for it.
- **Receipt Collection** -- The second a card is swiped, Ramp texts the cardholder for a photo of their receipt. No app download, no login — just reply with a picture and move on. For online purchases, the Outlook integration auto-captures order confirmations and receipts from anyone's inbox and matches them to the transaction. No manual collection needed.
- **Card Controls + Policy Enforcement** -- Limits are fully customizable by cardholder or fund (e.g., separate office supply vs. travel budgets, restricted to specific merchant categories). Ramp reviews every transaction against your expense policy and flags anything that looks off — useful for audit readiness without adding work for Aly.
- **Auto GL Coding** -- Ramp learns from how you code expenses to your chart of accounts. Once it hits 80% confidence on a transaction type, it starts coding for you and shows its reasoning. Across Ramp's customer base, AI coding suggestions are accepted 90% of the time. You'd pull your COA from Workhorse and drop it into Ramp — one-time setup.
- **Workhorse Export** -- No native integration, but a clean CSV export from Ramp maps directly to Workhorse's import template. GL codes, department coding, and hyperlinks to receipt images all carry over. Setup takes about 10 minutes.
- **Cross-Department Coding** -- If a cardholder buys something for a different department (e.g., something for the library), department can be added as a required or optional field that cardholders complete over text, in the app, or on the web. Completely customizable per your policy.
- **Receipt Compliance / Card Locking** -- Ramp automatically sends reminders for missing receipts and locks cards if they're not submitted within your set window. Once submitted, cards auto-unlock. Works wonders on repeat offenders.
- **Pricing** -- No platform fee for tax-exempt orgs. It's \$144/user/year (billed quarterly or semi-annually). That's the entire cost of Ramp — cards, expense management, reimbursements, AP and all the reporting included. Users are anyone with a Ramp account, so generally administrators + cardholders