

# One place to go for all company spending

Teampay's distributed spend management platform is an entirely new way to manage spend - all forms of purchasing, made by anyone, from end-to-end. Whether an employee needs to buy something online, in-person, or by invoice, Teampay's conversational interface guides them through the request process, collecting all necessary information up-front. Once approved, the proper payment method is automatically issued with controls on amount and vendor, eliminating rogue spending and fraud. Purchase data is sent to your accounting system at the moment of the transaction, giving you real-time visibility into spend. And to manage rare exceptions, employees can also submit reimbursement requests so all of your spend is in one place regardless of how it's paid.

By providing intelligent payments and real-time visibility for all types of purchases, Teampay gives finance, managers, and employees across your organization the insight they need to make smarter decisions.





## Smarter online spending

Corporate card spend has often been a black hole for finance teams, with no way to see what has been spent until expense reports are submitted at the end of the month. Virtual cards ensure pre-approvals and controls, while giving real-time visibility into online spending.



## Controllable spend on-the-go

With Teampaygo for in-person purchases, transactions are reconciled on-the-go, meaning employees no longer need to fill out a frustrating expense report at the end of the month - and finance isn't waiting for answers.



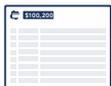
## High tech executive purchasing experience

With Catalyst, you can give your executives the speed and luxury they want in a corporate card with the controls and automation you need to stay on track. The powerful app and contactless metal card offer a seamless, connected experience with elite perks like travel insurance, concierge service and more.



## No more surprise invoices

Some purchases still require an invoice - but that doesn't mean the end-user experience has to change. Employees make a request in Teampay with the same controls and approval process as any other payment method, automatically creating a Purchase Order for the vendor to invoice against. The purchase order is then sent to the accounting system for reconciliation during the A/P cycle.



## Capturing exceptions

Teampay creates a proactive spend culture that eliminates the need for employees to front their own money for business purchases. However, exceptions may occur that require reimbursement, such as mileage reimbursement or an unplanned purchase. For example, an employee may use a personal card on file for an Uber ride or forget their Teampaygo card on a business trip. For those exceptions, employees can retroactively submit reimbursement requests through Teampay, which you can then pay out according to your process.