

# Expense Management

Pay by the Rules



- 1 Issue budget-controlled cards to every employee
- 2 Prevent out-of-policy spending before it happens
- 3 Get visibility & control over all corporate expenses

Managing corporate expenses is no easy task: Employees loath expense reporting, managers aren't punctual in approving expenses, and CFOs lack visibility & control. Corporations want to budget, monitor, and control corporate expenses but have had no way to do this... until now.

## Sound familiar?

Your employees detest submitting expense reports and procrastinate submitting them.

Your employees balk at using their personal cards because of delayed reimbursements.

You resist giving every employee a credit card as it is seen as a tacit approval to spend till the credit limit.

You're unable to impose spend policies on employees before they incur expenses, resulting in out-of-policy spend.

Your corporate expenses are integrated with your accounting system days if not weeks later.

You lack control and visibility over your corporate expenses.

## Enter Zact

The powerful, flexible, smart credit card that makes these problems a thing of the past! You can now issue corporate cards to every employee, with flexible controls ensuring that the cards will only be used for the intended purposes and within your set corporate spending policies.

## Highlights

**Integrated payment and expense management on a single platform**

**Budget-based corporate cards integrated with approval workflows**

**Intelligent spend controls enforced before expenses are incurred**

**Immediate and automated, approval-based expense reporting**

**Fully reconciled payments and expenses integrated directly with your accounting system**

**No personal guarantees for corporate cards**

**Intelligent cash flow management to minimize collateral**

**MONTHLY LIMIT REQUEST**

Joe Smith

MONTHLY LIMIT (Recurring) \$2,500.00

LIMIT FOR JANUARY 2022 \$2,500.00

☒ REQUESTED MONTHLY LIMIT USD 3500.00

☒ ADJUSTMENT AFFECTS ☒ JANUARY 2022 (ONE-TIME ADJUSTMENT) ☐ ALL TIME PERIODS (RECURRING)

NEW MONTHLY LIMIT \$3500.00 (Approval Required)

☒ REASON

Business travel for Money2020

128 character limit 116 of 128 remaining

**SUBMIT**

# The Zact Advantage

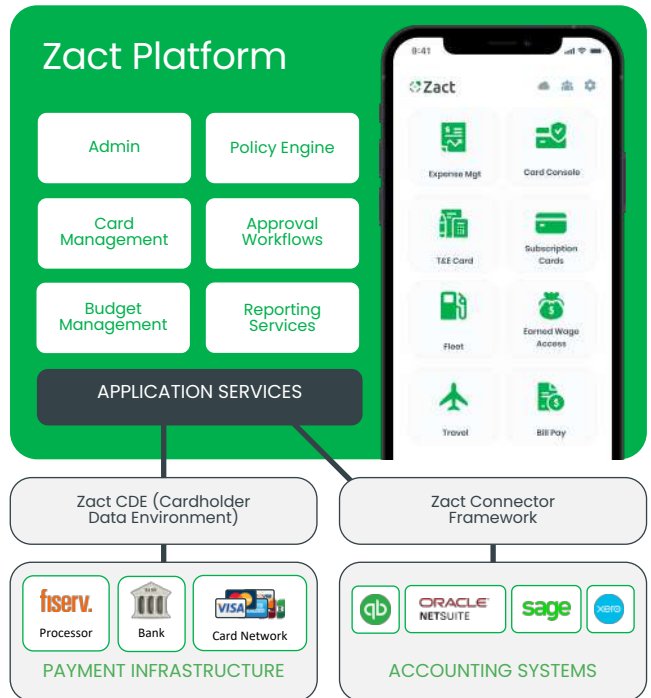


Businesses of all sizes struggle to find an integrated payments solution that accurately reports and reconciles expenditures at scale, within policy and budget constraints while providing a satisfactory user experience.

Zact allows you to manage spend for your employees and enforces budget and policy before the spend happens.

Zact is a suite of interoperable spend-management applications built on a payments platform that integrates directly with payment networks & accounting systems.

A comprehensive suite of application services supports Zact and 3rd-party applications spanning every spend management use-case. Zact completely does away with expense reports as we know it, mapping transactions at a network level to expenses and finally to the chart of accounts in accounting systems. This enables a continuous reconciliation between payments and expenses, providing accounting systems immediate visibility into expenses



## Applications on Zact

*An interoperable suite of Zact & 3rd party Spend Management Applications*



### Expense Management

Automatic expense reporting



### T&E Cards

Fully controlled budgets



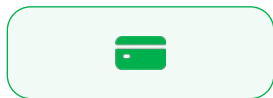
### Fleet

Flexible locations and policy restrictions



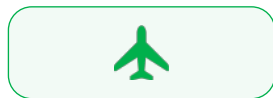
### Family Card

Parent-managed card for children



### Subscription Cards

Easy and safe subscription mgmt.



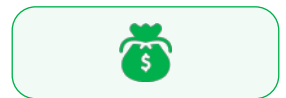
### Travel Management

Travel integrated with budget and expense



### Bill Pay

Rule and approval-based payments



### Earned Wage Access

Emergency advances for unbanked employees

Ready to learn more?

 [zact.com](https://zact.com)

@ [info@zact.com](mailto:info@zact.com)

*Zact Mastercard® Credit Card is issued by Avidia Bank pursuant to license by Mastercard International.*