

Spend Labs: Commercial Cards ... Reimagined

Jun 21, 2016

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Market Context

24%

Companies in the US plan to increase penetration of commercial cards

32%

Companies believe commercial cards drive control and compliance

48%

Companies believe commercial cards drive process savings / reporting

Market Context: How We Fit In

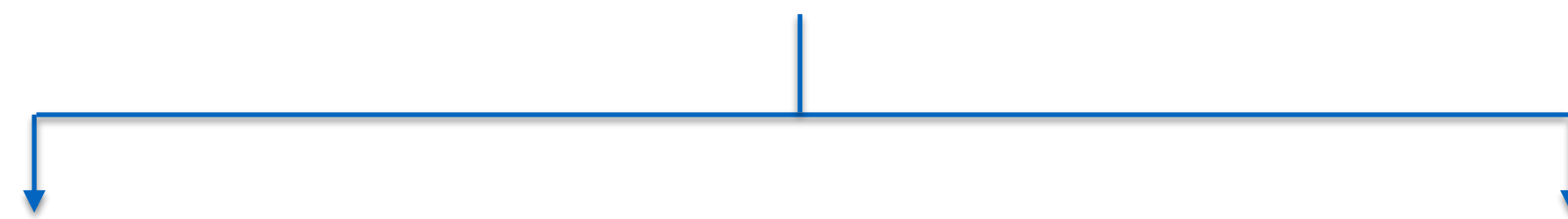
We help banks capture this and MORE



24%

Companies in the US plan to increase penetration of commercial cards

By delivering a solution that does this

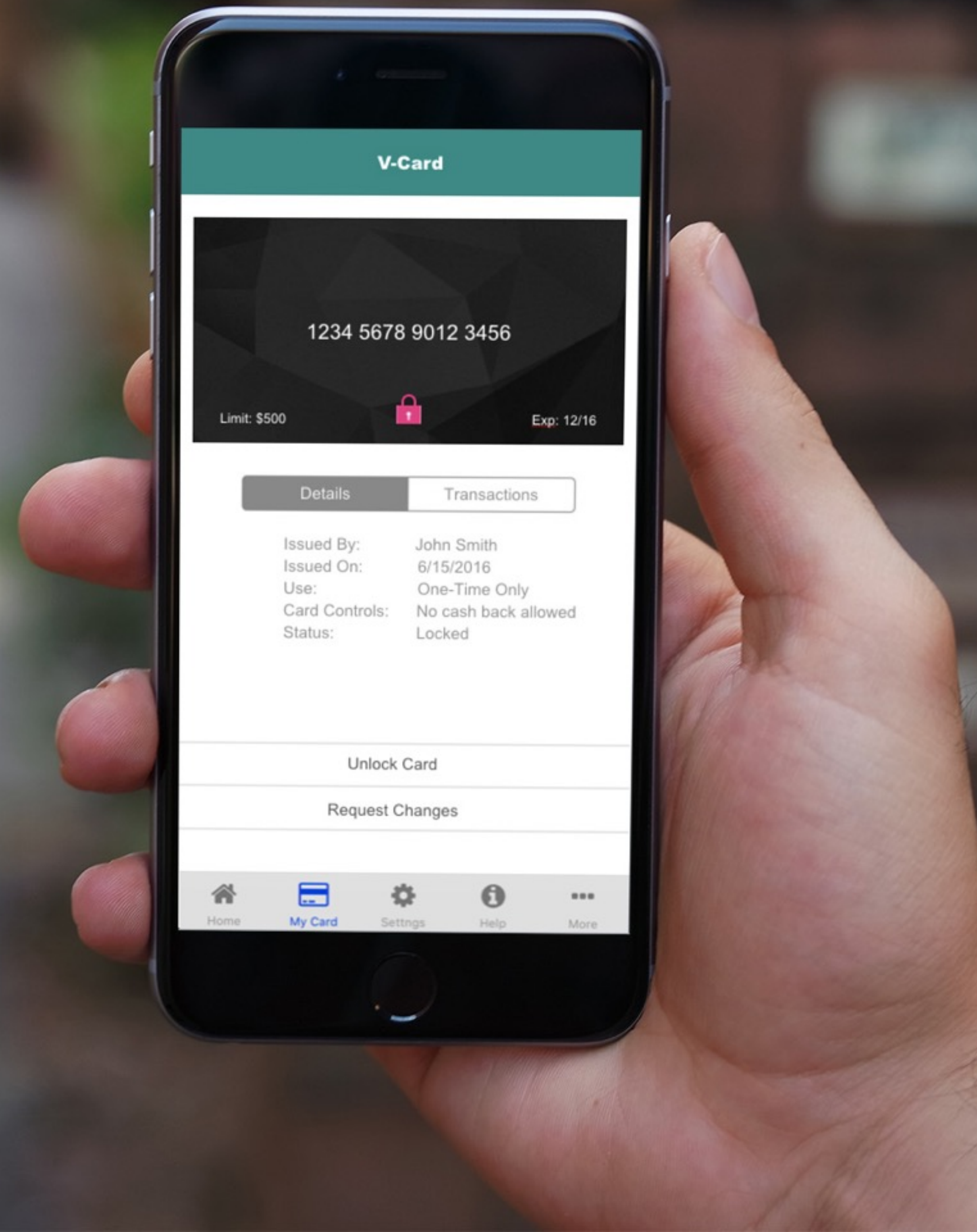


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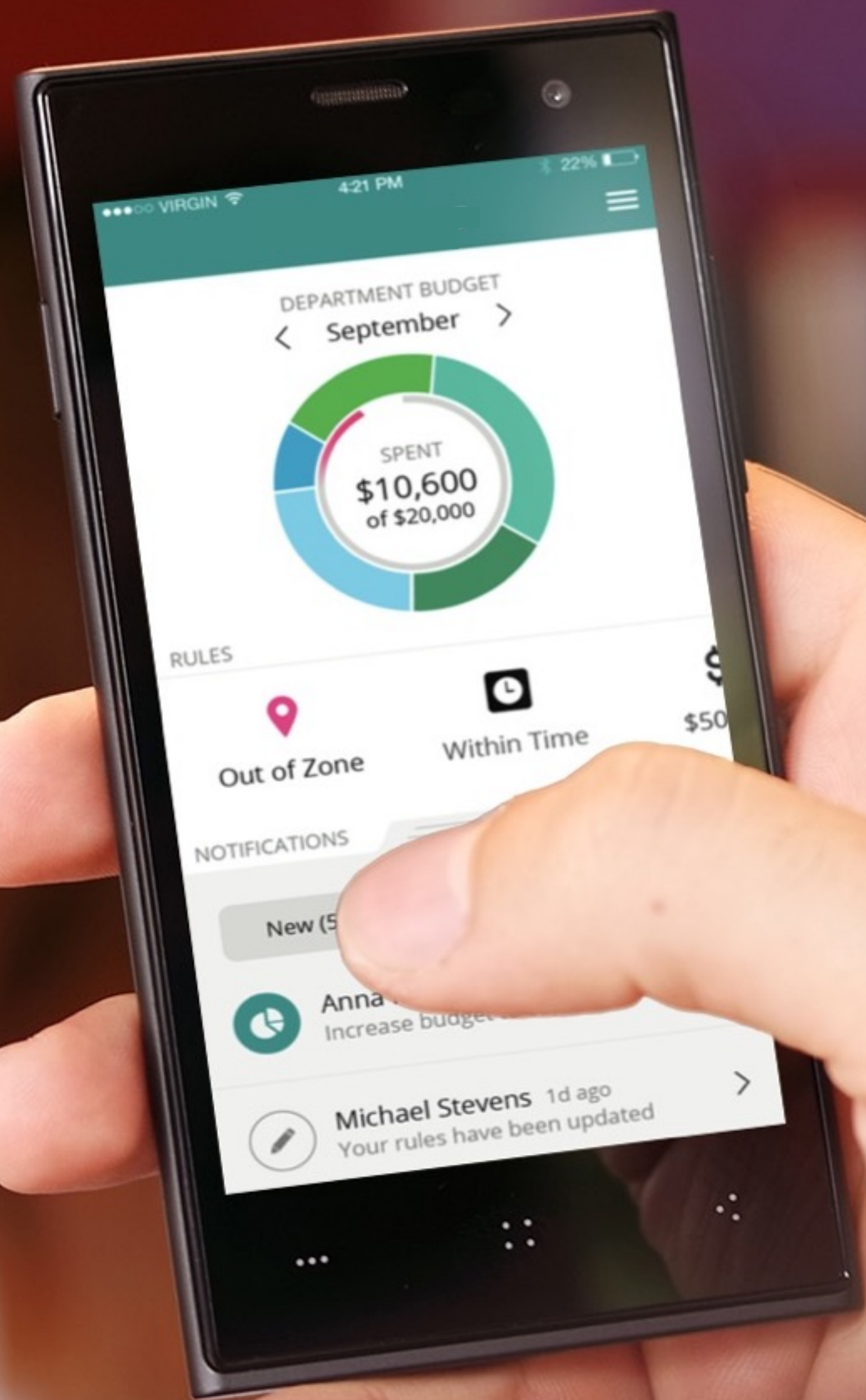
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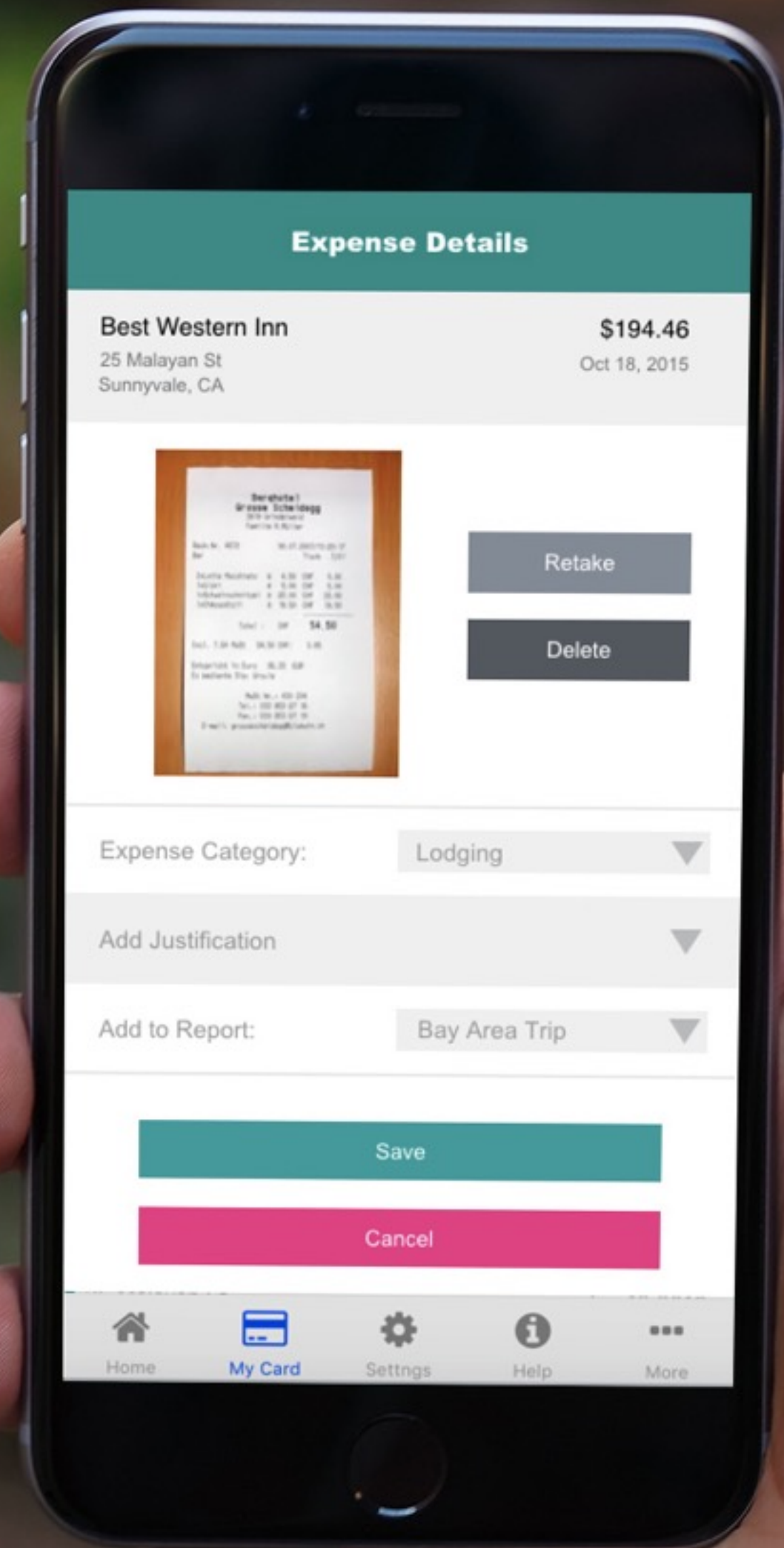
V-Card

- Issue one-time or multi-use digital cards to employees
- Control where and when the v-card can be used
- Use v-card for online transactions or digital wallet



Simplified Card Management

- Real-time visibility into spending
- Control where and when cards can be used
- Get notifications for bill due dates, approaching credit limit and fraud alerts
- Report lost card and request replacements



One-Click Expense Reporting

- View auto-categorized transactions
- Capture receipts and add to transactions
- Submit report for approval

At A Glance

- Founded: December, 2013
- Size: 7 Employees in US + 10 employees in India
- Venture Funded: Seed round (via Angel Investors)
- Graduated from MasterCard / Silicon Valley Bank incubator
- Mission: Help banks increase their digital portfolio for their commercial card customers, by providing a range of card payables and expense management solutions



We're growing, looking for new customers & partners and always up for a good conversation

