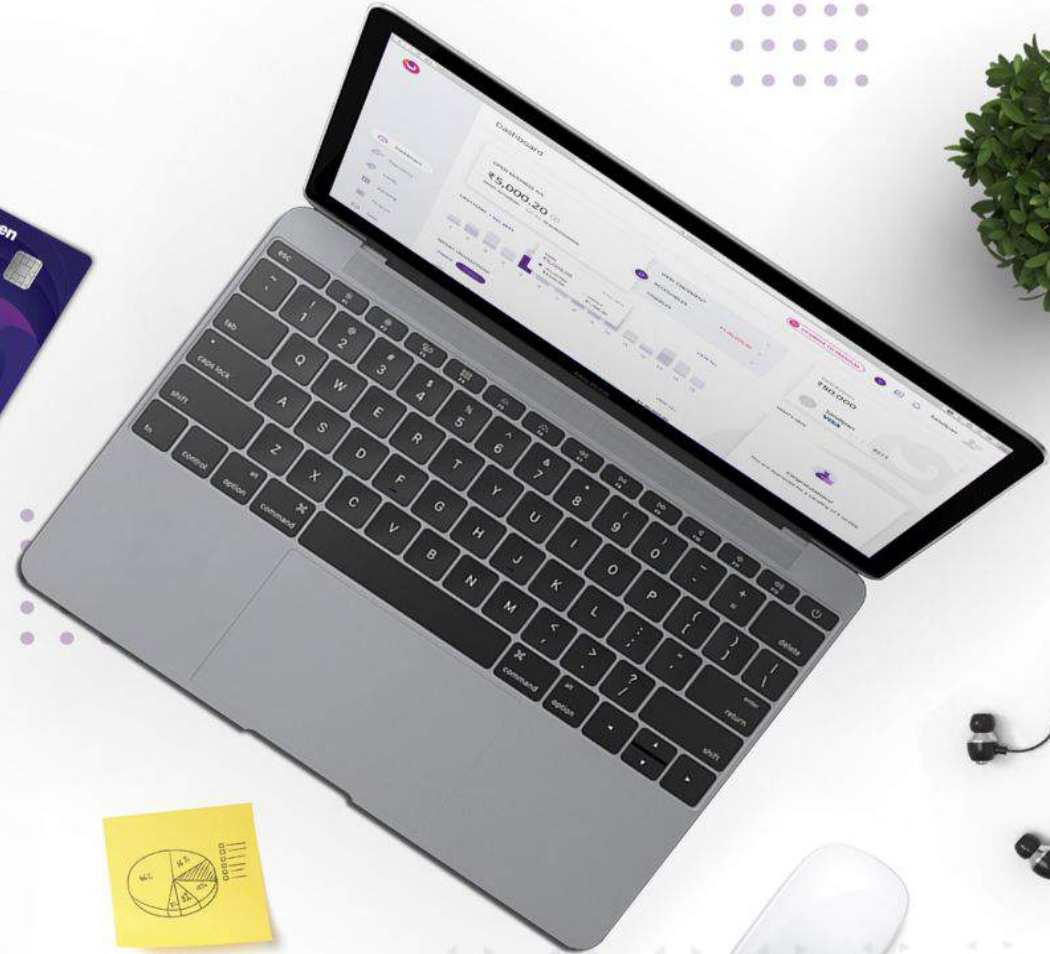




SME Neo-banking platform



www.open.money

What are Expense Cards



Open's expense cards are **prepaid cards for business expenses** that give businesses full visibility and better control over spending.

- Each employee gets their own cards, **pre-loaded** with a specific amount
- Every transaction is linked to an employee and the appropriate team budget, thus enforcing expense policies automatically





Get visibility & control over company wide spending

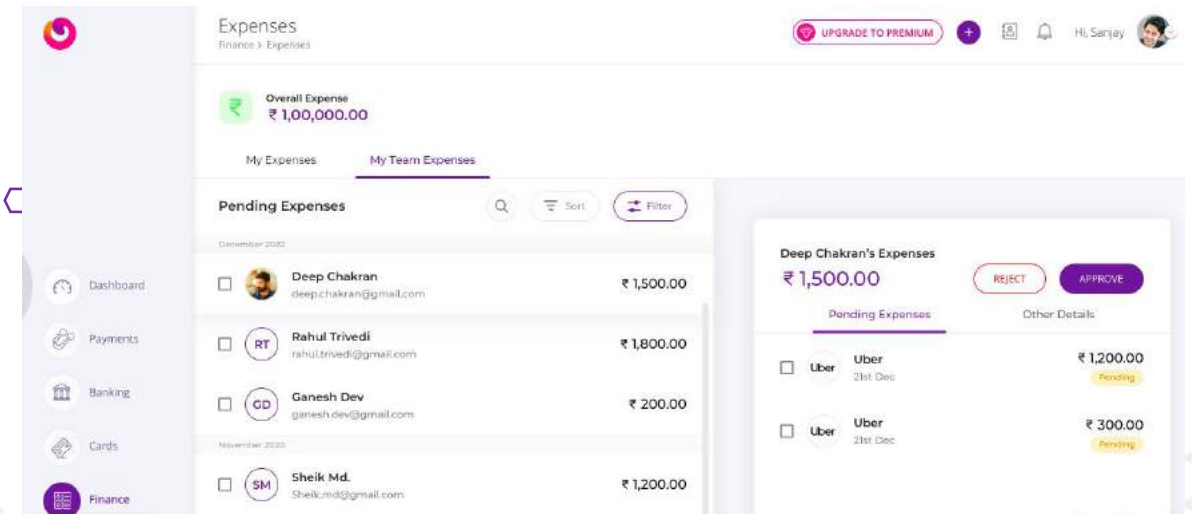
Give every employee their own expense cards with built-in spend limits and control your team spends in real-time, in one place.

Highlights

- Greater employee compliance
- Automate expense reports
- Quick month end closure

Who is it for

- Founders / CFO
- Finance Team
- Team Managers





Manage petty cash the easiest way

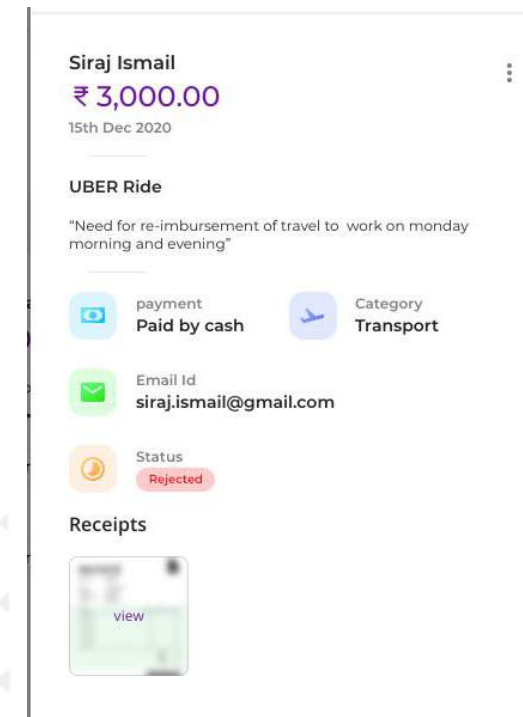
Assign expense card to each branch/office and manage expenses across them from a single dashboard. Ensure all small purchases are accounted.

Highlights

- Automate disbursement of cash to outlets
- Monitor outlet wise expenses
- Avoid cash leakage

Who is it for

- Store Owners
- Finance Team
- Branch Managers
- Purchase Managers





Stay on top of your fleet expenditures

Enable every driver with an expense card to pay for fuel and maintenance with the approval of fleet managers

Highlights

Use it for fuel purchases, FasTag recharges,, lodging and meals, driver salary and vehicle maintenance and repairs

Who is it for

- Drivers
- Fleet Managers
- Owner / Founders
- Accountant / Finance Team

The screenshot displays the 'siva prasad's Card' interface. It has a toggle for 'Details' and 'Transactions'. The 'Transactions' tab is active, showing a summary for February with a total credit of ₹502.00 and a total debit of ₹3.00. Below this is a list of transactions, each with an icon, description, amount, and date. A 'Feedback' button is visible on the right side of the transaction list.

siva prasad's Card		X
Details	Transactions	
February	↑ ₹502.00	↓ ₹3.00
	AMAZON MUMBAI IN Amount of Rs. 1 was debited for transaction id:01006310870205072859000004332740000000000000	₹1.00 DR 2021-02-05 12:59:00
	HPCL - Fuel Refund Amount of Rs. 100for transaction id:17217179	₹100.00 CR 2021-02-04 14:51:19
	FastTag Payment Amount of Rs. 400for transaction id:17217060	₹400.00 CR 2021-02-04 14:50:00
	Cash Withdrawal Withdrawal of Rs.1 from card No. XXXX 5007 byVC	₹1.00 DR 2021-02-03 18:57:16
	AMAZON MUMBAI IN Amount of Rs. 1 was debited for transaction id:01001848880203094911000004332740000000000000	₹1.00 DR 2021-02-03 15:19:13
	Undefined Category Loaded Amount of Rs. 2for transaction id:17171176	₹2.00 CR 2021-02-03 15:10:12



Roll out employee benefits & allowances

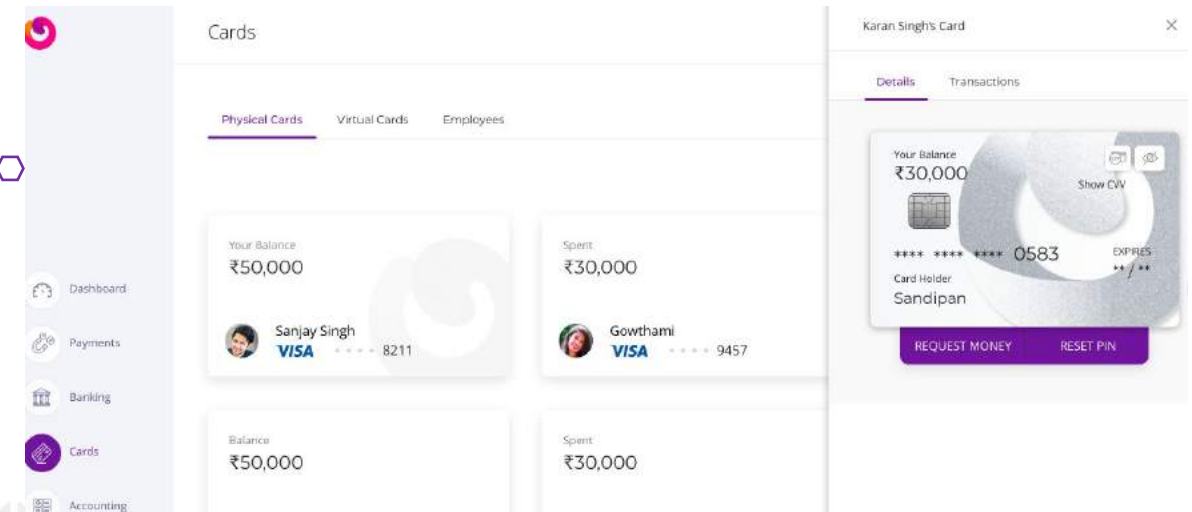
Distribute meal, gifting, and other benefits electronically on employee expense cards and help employees claim tax benefits without hassles

Highlights

Use it for meal vouchers, home office setup, Rewards & recognition, LTA, fuel, journals and periodicals

Who is it for

- HR
- Team Managers
- Accountant / Finance Team





Real-time expense reporting - Get complete picture of overall spend and reduce the friction of manually creating expense report

Manage budgets - Limit the amount that can be spent on a card to maintain control over spending

Automated reminders & notifications - Know how the money is sent, received, and spent and notify your team in case of unreported or unapproved expenses

Categorize Expenses - Get accurate categories at the time of expenditure so reconciliation is basically done for you

Approve expenses on the go - Use spend requests and approvals to ensure that company expenses are approved before employees make card purchases

Transfer funds instantly - Top-up cards on demand and provide consistent and transparent employee experience

Features



Capture receipts automatically - Adding receipts to card transactions has never been easier. Just reply to a Whatsapp message with a photo of the receipt.

Enable and disable cards with just one click - Reduce the risk of frauds by freezing, canceling cards, or resetting the PIN

Integrated / Automated Accounting - Sync all your card expenses to your books, and make accounting a breeze

Why should businesses Open's expense management platform?



Convenience

- Employees no longer need to cover expenses using their own money, or fill in expense claims
- Finance teams no longer have to hunt for transaction owner or receipts at the end of each month

Greater Visibility

You can get a top-line view of your company spend or zoom all the way into a single user or any transaction in one place, this may allow better cashflow management and more predictable budgeting, spending and investing

Faster Processing

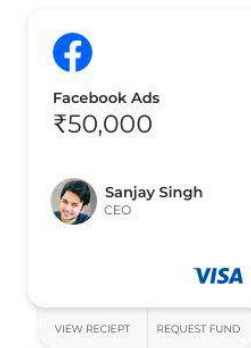
Empower your employees to complete payments quickly, anywhere, anytime and enable your finance team to review and approve expenses on the go without any delayed reports or monthly card statements and reconcile statements in real-time

Safe & Secure

Expense cards come with advanced security features that helps in reducing frauds and the potential for mistakes

Get Card for Yourself

Order Team Cards



Virtual Card

A comprehensive credit card designed to cover all your business needs.



Expense Card

Manage your team's expenses seamlessly with the Open Business Card.

ORDER NOW

Why should businesses use Open's expense cards?



Expense Card

Rewards

- Enjoy the [perks of VISA Platinum](#) on Travel, Insurance, Medical Assist, and
- Get exclusive deals on SaaS subscriptions listed in Open Circle

More than a prepaid card

Streamline & automate all your payment related processes, reconcile in real-time, fast-track reimbursements and close your books faster on a unified platform with integrated expense, banking, accounting systems

How does it work



Order Cards for Team

Create Expense Cards

Choose the number of expense card you will need from the slider

1

Enter email IDs of your employees in comma separated format

john.doe@xyz.com X john.doe@xyz.com X
gary.yokeshwar@xyz.com X

Pre-load Money & Distribute

Anurag Anand's Card

Load the Open Card

₹ 1,000

Float Balance ₹20,000.00

+ ₹1,000 + ₹5,000 + ₹10,000

VISA 8211 Card Balance ₹50,000

Please enter the OTP that was sent to your registered mobile number 9930096559

2

RESENT OTP

Track and Review

Expenses

Overall Expense ₹ 1,00,000.00

My Expenses My Team Expenses

Pending Expenses

Expense	Amount
Deep Chakran	₹ 1,500.00
Rahul Trivedi	₹ 1,800.00
Ganesh Dev	₹ 200.00
Sheik Md.	₹ 1,200.00

Deep Chakran's Expenses ₹ 1,500.00

Pending Expenses

Expense	Amount
Uber	₹ 1,200.00
Uber	₹ 300.00

Upcoming Features



Additional **spend controls** - Single-purchase limit, Monthly purchase limits, Category wise restriction

Auto-categorize expenses

Custom **Approval & Reminders** - Multi-level approval workflow

Analytics & Insights - Save-Spend Insights by Category, Dept, Merchants



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