

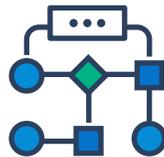
Abacus and Emburse Cards

Abacus combined with the power of Emburse Cards allows organizations to issue virtual and physical cards to users, giving companies real time, end-to-end control over employee expenses from the point of sale through reconciliation.



Instant Card Creation

Within seconds, create a virtual credit card ready for use or order a physical card to swipe.



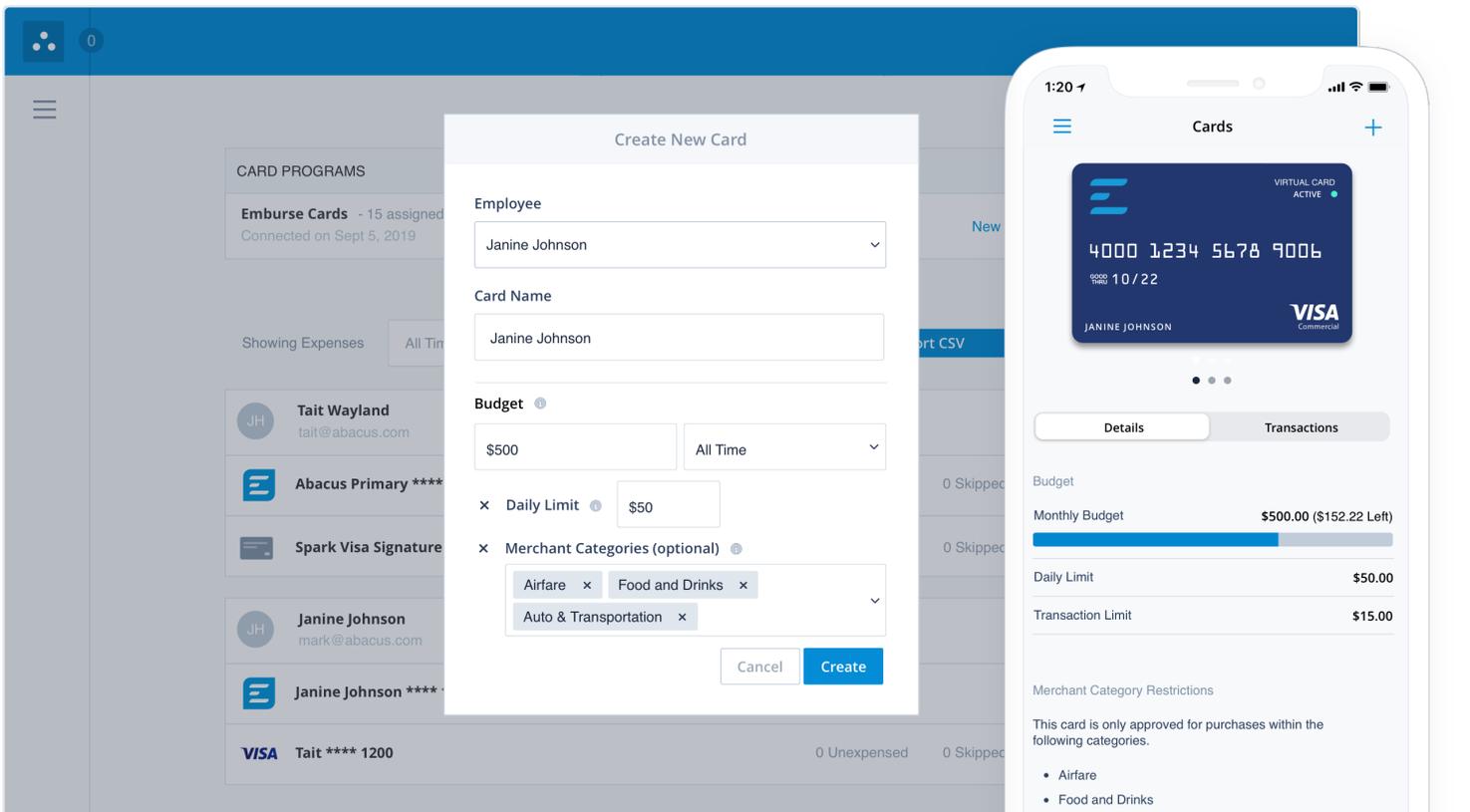
Granular Spending Rules

Set end-to-end policies from auto-enforcing rules at point of sale and all the way through reconciliation.



Automated Reconciliation

Employees are prompted to submit expenses immediately after purchase. Using custom routing or auto approval rules, expenses are reconciled in real time.



The screenshot displays the Abacus web interface with a 'Create New Card' modal open. The modal fields are as follows:

- Employee:** Janine Johnson
- Card Name:** Janine Johnson
- Budget:** \$500, All Time
- Daily Limit:** \$50
- Merchant Categories (optional):** Airfare, Food and Drinks, Auto & Transportation

The mobile app view shows a virtual Visa Commercial card for Janine Johnson with card number 4000 1234 5678 9006 and expiration date 10/22. The app interface includes tabs for 'Details' and 'Transactions', and a summary of the card's budget and limits:

Category	Value
Budget	\$500.00 (\$152.22 Left)
Monthly Budget	\$500.00 (\$152.22 Left)
Daily Limit	\$50.00
Transaction Limit	\$15.00

Merchant Category Restrictions: Airfare, Food and Drinks



Enforce Rules at Point of Sale

Automate rules for where, when and how much an employee can spend and prevent purchases that do not meet the criteria.



Access From Mobile Wallet

Add both virtual and physical Emburse Cards to Google or Apple mobile wallets for easy payments.



Automated Expense Reconciliation

Immediately after a purchase is made, a notification is sent to the employee to add a receipt and complete the expense. Transactions can route for auto-approval based on custom workflows.



Real Time Insights

Employees' spend will be visible to administrators as soon as the card is swiped, take advantage of real time visibility to adjust budgets and spending rules.



Comprehensive Fraud Protection

With real time fraud detection, admins will get a notification immediately if something doesn't look right.



Improved Employee Experience

Give employees flexible options for their expenses with Emburse cards or fast reimbursements.



Direct Accounting Sync

Continuously sync expenses in either cash or accrual method directly into QuickBooks, Intacct, NetSuite, or Xero.



Get Cash Back

Receive a percentage of cash back based on eligible transaction volume.

“Emburse makes it incredibly easy to issue expense cards to new employees and ensure that everyone reports back on all the key things finance needs to close the books. It took an annoying process of internal nagging to get the books closed, to a streamlined automated push notification each time someone purchased. It’s amazing.”

Keith Schacht , CEO of Mystery Science

These companies use Emburse Cards to simplify expenses:

