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India's first do-it-yourself SaaS-based quickstart expense automation platform



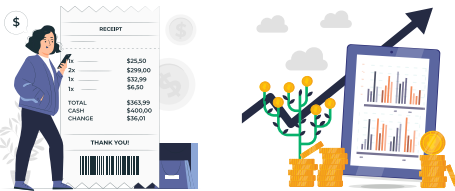
Employee expenses represent a significant cost item on a company's books. XPNS helps businesses manage and keep track of expenses incurred by its workforce and achieve significant costs and time savings.



Employees pay from their own pocket and fill in expense reports, which is an administrative burden for the finance team.



The user-friendly software, automates the process of managing and tracking expenses.



Employees use XPNS cards to transact and file expenses using the XPNS App.



It's as easy as that. By digitising the complete processing cycle, XPNS enables businesses efficiently manage spends.

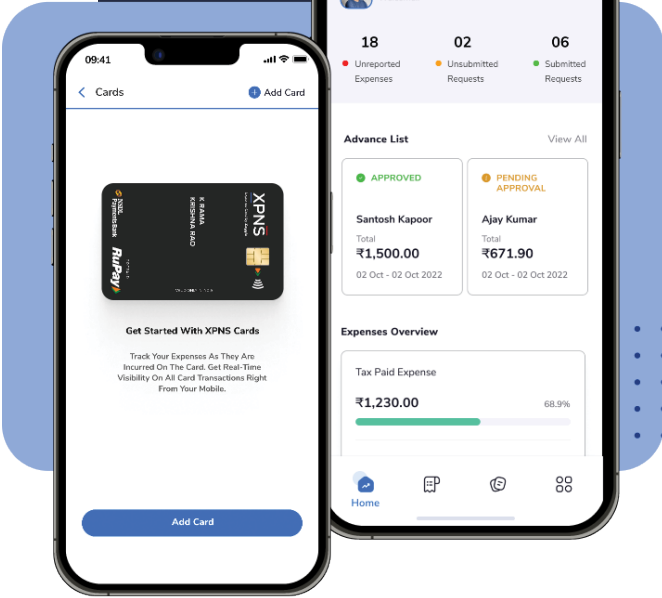
XPNS

Designed for early-stage and small medium businesses, XPNS offers a SaaS-based, off-the-shelf expense management system integrated with prepaid cards that helps businesses gain real-time visibility into expense, proactively manage cash flow, and minimise cash leakages. Businesses can instill a culture of fiscal discipline from the outset, which has a long-term positive impact on operating margins.

Problems XPNS solves

- Prolonged expense cycles
- Rising expense processing costs
- Error-prone and extended reconciliation cycles
- Poor compliance with expense policies
- Lack of insights into cash outflow



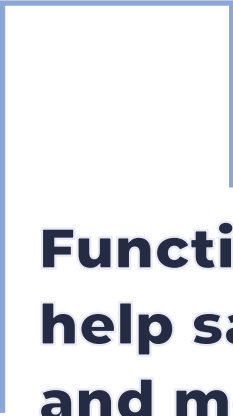


Go live within 30 minutes

A fully digitalised onboarding experience allows businesses to transition from a manual to an automated expense management system within 30 minutes. Businesses can automate the complete expense cycle from employee onboarding to expense capture, authorisation and reconciliation.

Three steps to a streamlined process

- 1 Employee pays using the XPNS card and captures receipts using the mobile app
- 2 Approver authorises the expense over WhatsApp, mobile app or the online portal
- 3 Expenses are routed to finance for approval



Functions that help save time and money

Improved spend controls with XPNS cards

Provide employees flexibility to spend with XPNS prepaid cards and maximise control over expense by setting rules around where, when, and how cards can be used.

One click expense reporting

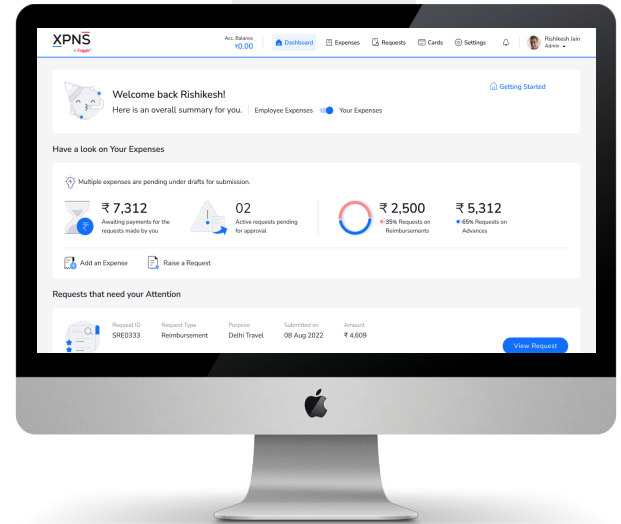
Completing expense reports is a time-consuming process involves accurately transcribing information from bills to a report template. OCR-based smart scan simplifies expense report submissions by extracting data and auto-populating relevant fields. This improves accuracy of claims filed and shortens reimbursement cycles.

Drive compliance with corporate policies

Tailor-make corporate policies and define spend thresholds using a combination of business rules including spend type and employee role. XPNS dynamically enforces policies by alerting employees to policy violations, as they enter data, allowing them to provide explanations or make corrections, before submitting expense receipts.

Actionable insights into expense data

Maintain control over cash flow by monitoring employee spending in real-time. Rich dashboards allow businesses to gain visibility into expenses, approvals, transactions and reimbursements and make timely, data-backed decisions when defining policies and planning budgets.

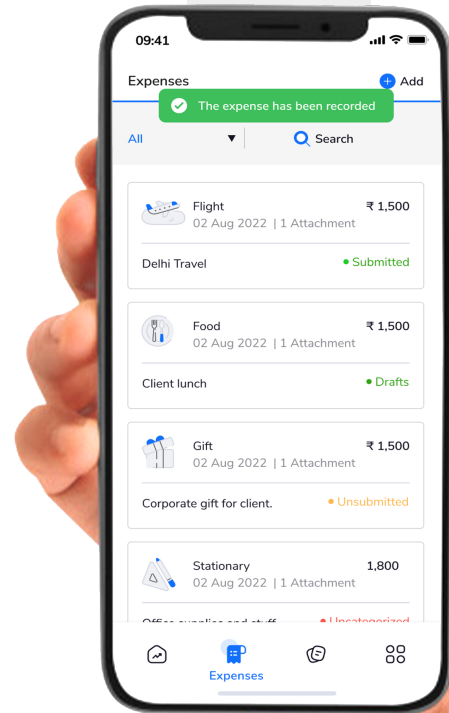


Zero code approval flows bring agility

Set-up and modify multi-level approval matrices to authorize, partially approve or reject reimbursement claims. With a streamlined process, employees do not have to worry about delays in receiving reimbursements for fronting business spend.

Consumer-grade mobile experience

Mobile workers can submit, review, approve and track expenses, using the XPNS app, regardless of location for faster, easier reimbursements on the move.



Faster close with automatic reconciliation

Businesses no longer need to expend time searching for card statements and receipts. With XPNS, receipts are matched against the corresponding card statement instantly, allowing businesses to minimise exceptions and close books faster.

Minimises incidence of fraud

Comprehensive controls for identifying fraudulent transactions — based on invoice ID, transaction velocity, value and volume, the time and the day of the transaction, merchant type, and location — prevent falsified claims and cash leakages.



■ To reduce costs of processing expense, please visit: www.xpns.com