

CLICK LESS, ADVISE MORE

Mastering Modern Spend Management



Agenda

- I. Discover How Modern Spend Control Strengthens Advisory Services
- II. Explore How Automation Reduces Clicks and Increases Control
- III. Understand the Key Benefits of Centralized Spend Management
- IV. Interview with Kane Polakoff
- V. Q & A

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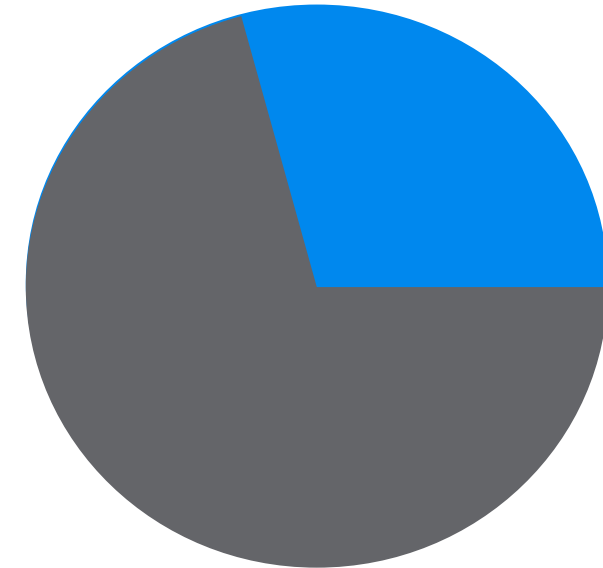
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WOODARD®

SMBs' 5 biggest expense management challenges

- 57% | Spending too much time on expense management overall
- 50% | Accurately coding expenses
- 44% | Getting real-time visibility into spend
- 40% | Inaccurate month-end close and/or difficulties closing the books in a timely manner
- 32% | Lack of reporting around non-payroll spend

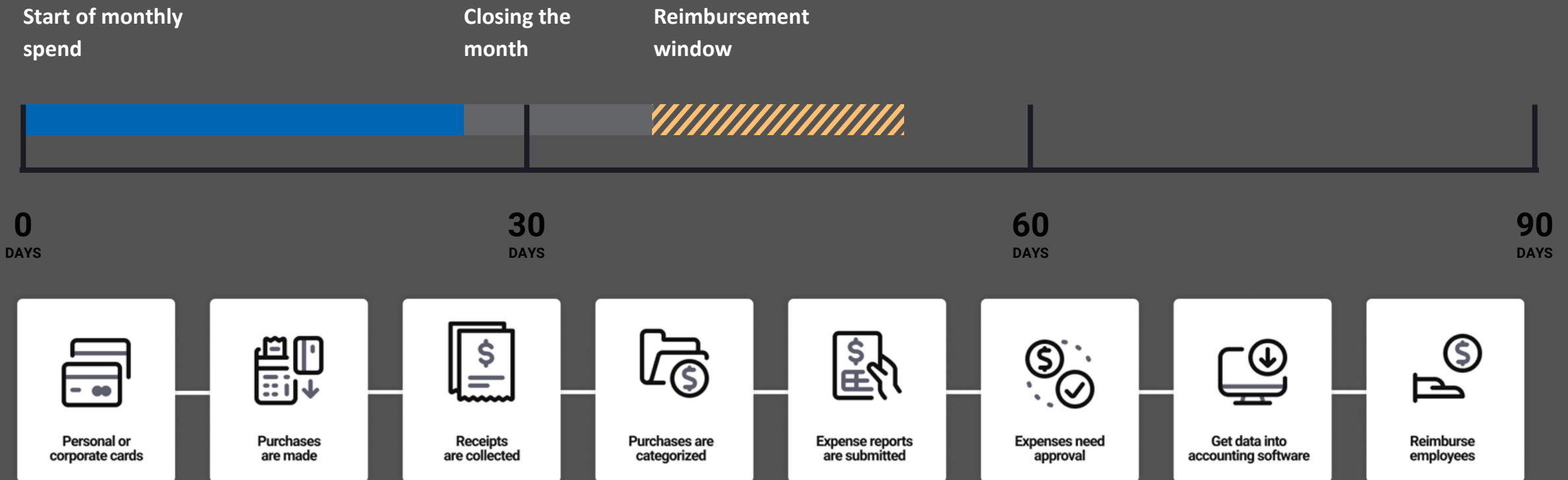


70% of SMBs surveyed report taking 7 days or longer to reimburse employees



Source: CPA.com Spend Management Survey

Typical financial stacks cause headaches and delays



Most common methods of company spend

Rank these from most to least painful for your business.



Card Spend

Travel and expenses

Events and supplies



Recurring Subscriptions

Business vendors

Software



Invoices

PO's

Inventory

Large vendor spend



ROI for Firms and Clients

A proactive approach to spend management

80%

Of SMBs surveyed report that card based spend management saves them at least 5 hours a month

\$12K

Average monthly client savings with spend management

Technology to enforce budgets & remove payment barriers

97%

Agree spend management technology ensures controlled spend & budgets

Real-time visibility into how spend is impacting the company

51%

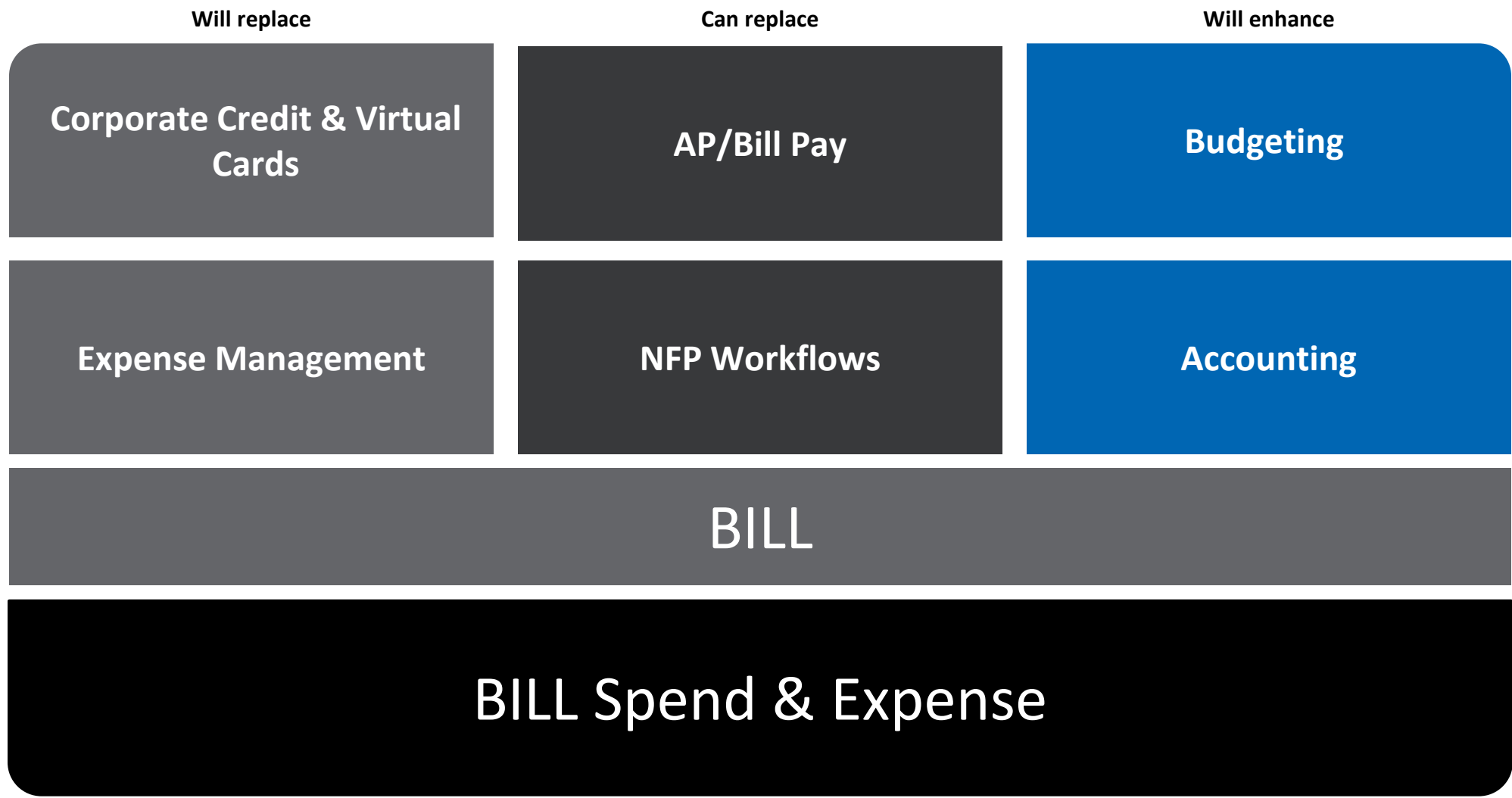
Say it's been a game changer for their organizations



Insights from 1,100 firms and SMBs on growing opportunity in spend management [CPA.com/SpendReport](https://www.cpa.com/SpendReport)



Simplify and revolutionize your tech stack





SPEND & EXPENSE

Budget Control

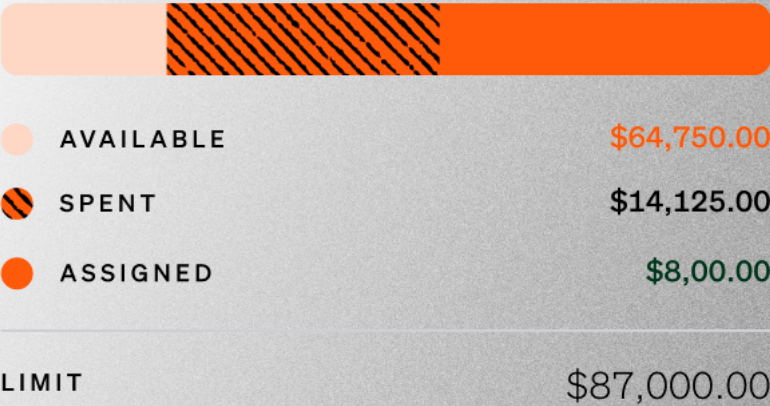




Budgets— but way better

If you had to make an important budgeting decision halfway through the month, would you be able to?

Budget breakdown



Brand roles in BILL Spend & Expense

Admin

Creates budgets

Manages users

Manages account

Budget Owner

Manages individual budgets

Approves and sends funds

Budget Member

Individual spender

Manages personal expenses

Bookkeeper

Full view access

Limited editing access

Customizable permissions

Auditor

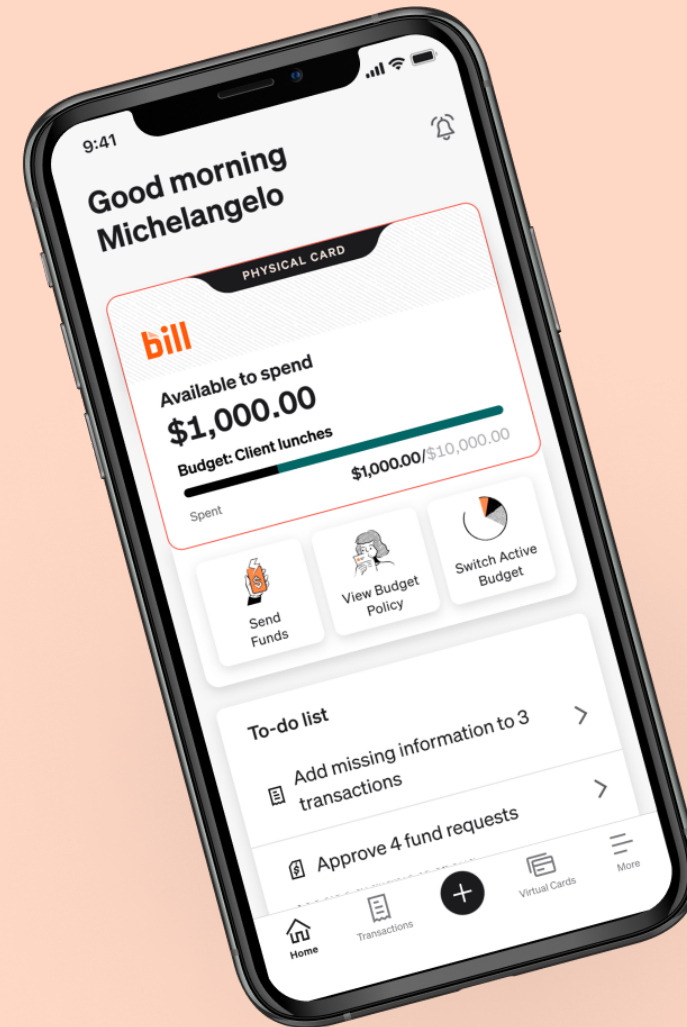
Full view access

Limited export permissions

The screenshot displays the BILL Spend & Expense web application. The top navigation bar includes the BILL logo, a dropdown menu, and links for 'Payables & Receivables' and 'Spend & Expense'. A left sidebar lists navigation options: Company, Transactions, Reimbursements, Budgets, Cards, People (highlighted), Integrations, Refer & Earn, Help Center, and Settings. The main content area is titled 'People / Eve Richardson' and features a user profile for 'Eve Richardson' with an 'ADMIN' role. Below the profile, there are tabs for 'Overview', 'Transactions', 'Budgets', 'Reimbursements', 'Insights', and 'Settings'. The 'Overview' tab is active, showing a 'Physical card' section with a card image, status 'Active', a 'Freeze Physical Card' toggle, card number '**** * 8 5 2 6', and 'Last Used' date '3/26/23'. A 'Marketing' section shows a balance of '\$456.37'. To the right, the 'Account information' section lists: Email 'eve.richardson@piedpiper.com', Phone Number '(325) 643-9201', Date of Birth '*/*/****', Role 'Admin', and Physical Card Mailing Address '934 Park Drive, Houston, TX 77042'. At the bottom left of the interface, there are links for 'Terms', 'Privacy', 'Security', and 'Network Rules', along with a copyright notice '© Bill.com, LLC 2022'.

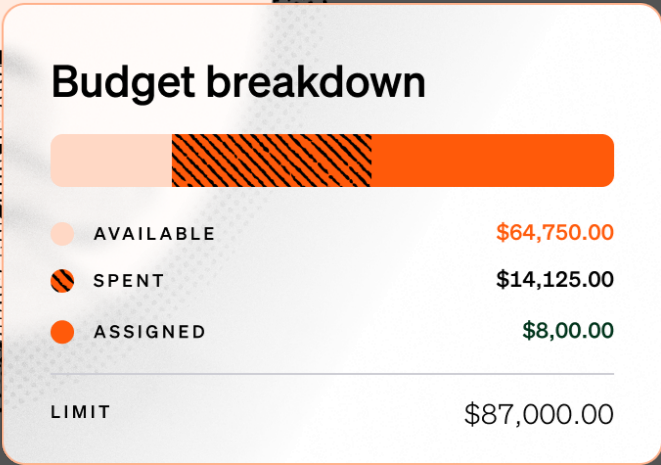
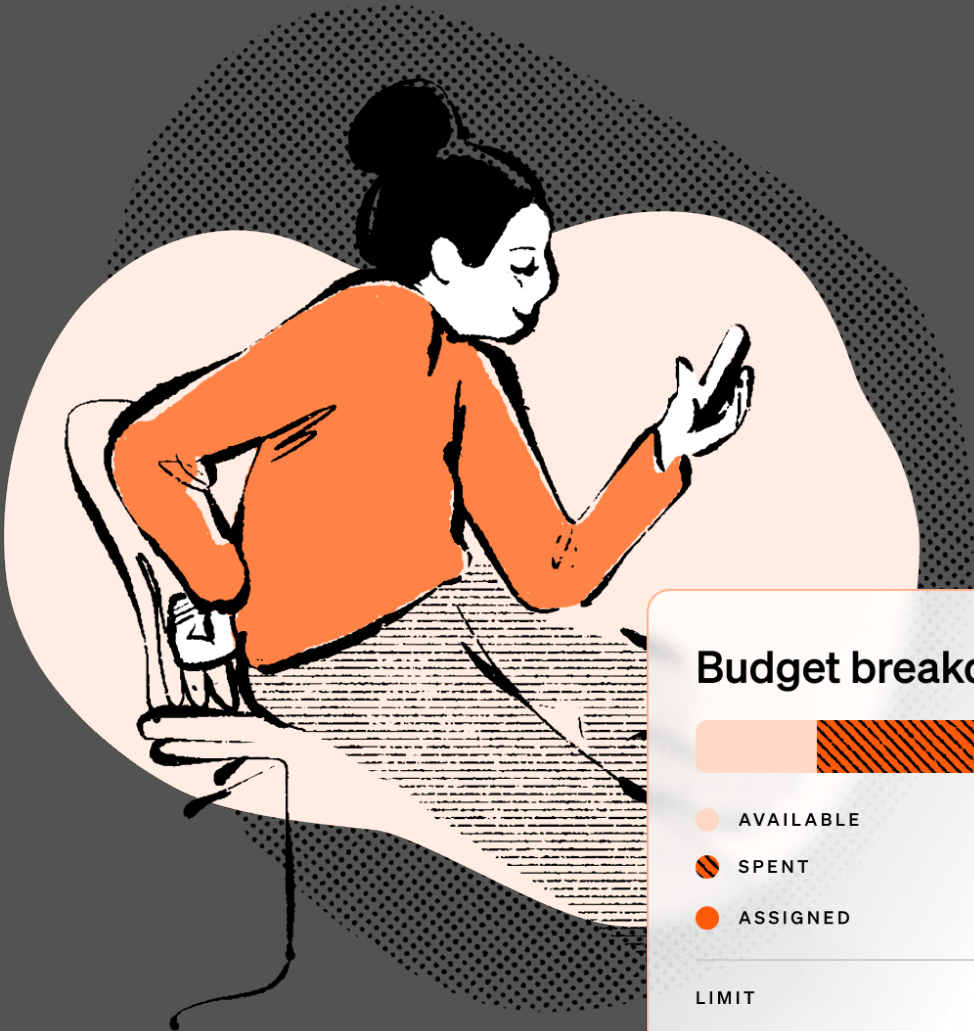


Mobile Expense Management



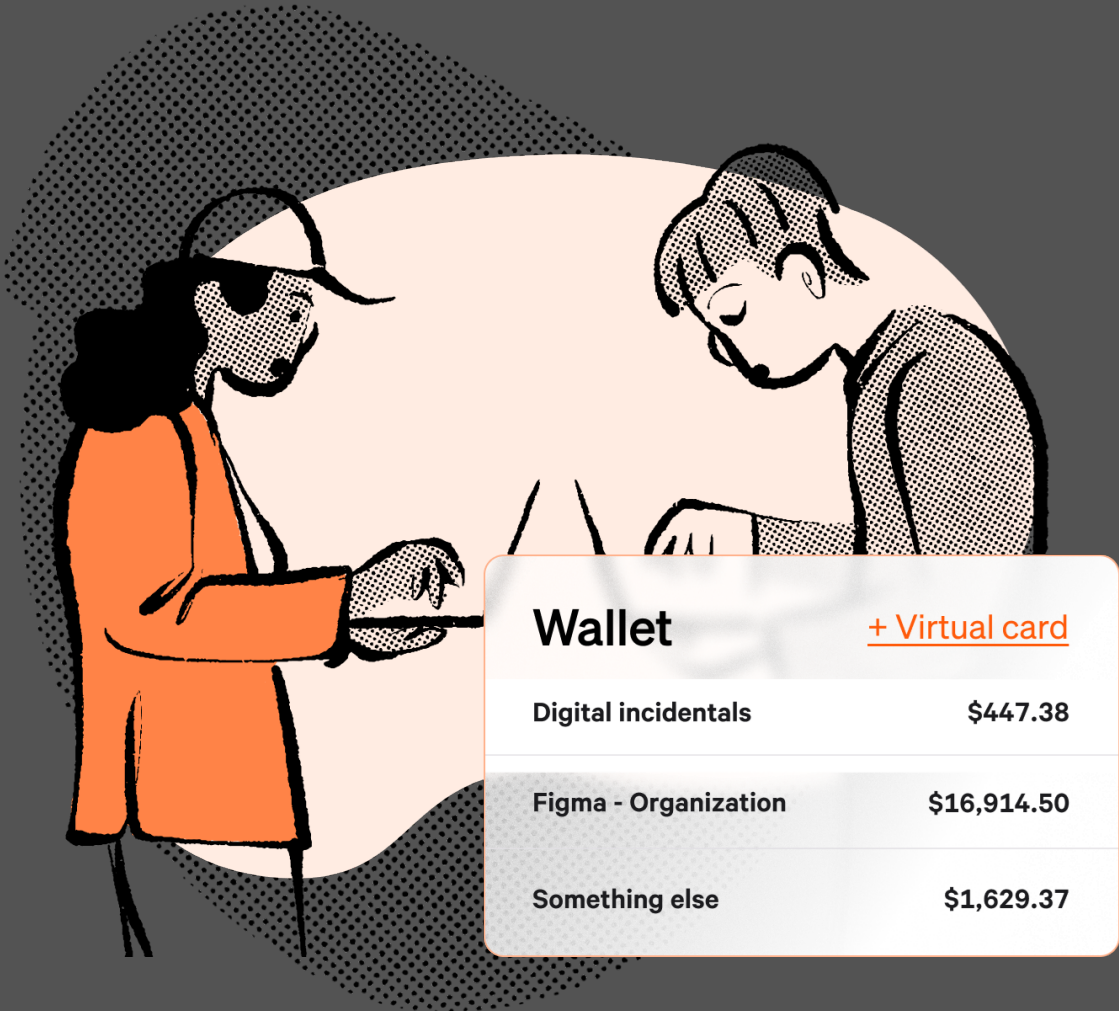
Categorize transactions seconds after purchase

The BILL Spend & Expense app is fast. It populates every transaction moments after a swipe—so you can quickly connect the receipt and categorize the purchase while it's top of mind.



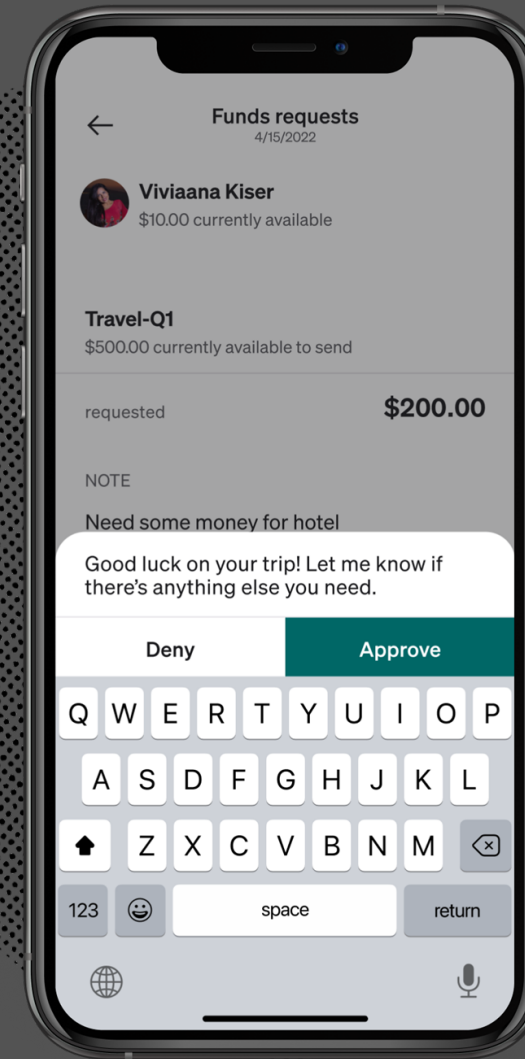
Send & receive funds to team members in seconds

The money will only be able to be spent for items related to that budget.



Approve requests with two taps

It's easy to approve or deny a request for funds.
Communication is streamlined with a note
attached to the request.



Auto-categorize your transactions

BILL Spend & Expense lets you avoid miscategorization headaches.

Automation rules allow you to automatically categorize transactions based on merchant or budget. Swipe your card and you're done.

IF Merchant = Mcdonalds
THEN Category = Meals And Entertainment

IF Budget = Ad Spend
THEN Category = Advertising Expense



Quickly send reminder messages

Create custom mobile app reminder messages that can be sent to every person with missing transaction information and capture the information you need to close your books accurately and on time.

Reminder message

Pending approvals
18 Transactions selected | 9/23/2025 - 10/12/2025
Each individual will only receive one message with a summary of all the transactions they need to approve.

AR

Pending approvals (3) | 10/1/25 - 10/12/25

Austin Rogers

×

WW

Pending approvals (1) | 9/29/25

Whitney Write

×

CM

Pending approvals (2) | 9/27/25 - 10/12/25

Chase Morgan

×

JS

Pending approvals (1) | 9/27/25

Jennifer Shaw

×

MC

Pending approvals (5) | 9/25/25 - 10/8/25

Marissa Cooper

×

JB

Pending approvals (1) | 9/24/25

Jason Bourne

×

SR

Pending approvals (2) | 9/24/25 - 10/25/25

Summer Roberts

×

SC

Pending approvals (3) | 9/23/25 - 9/25/25

Seth Cohen

×

Cancel

Send message

Message options

Delivery type

☒ Push notification

☐ Email

☐ Both

custom message

Write a message...

You have 175 characters left.

Choose a quick message

☐ **ASAP message**
Can you please complete your transaction(s) ASAP. Thanks!

☐ **EOD message**
Can you please complete your transaction(s) by EOD. Thanks!

☐ **EOW message**
Can you please complete your transaction(s) by EOW. Thanks!



Empower your organization with BILL Spend & Expense

Spenders

Are empowered to make purchases and to quickly and easily manage their expenses.

Managers

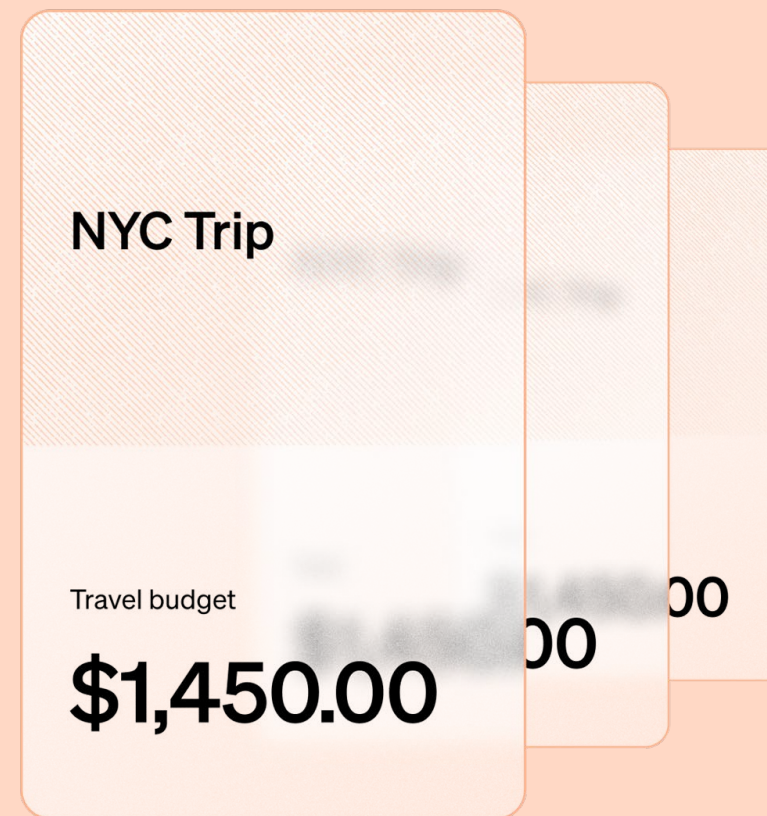
Are empowered with real-time visibility into spending and tools that empower the entire company.

Finance leaders

Are empowered by the elimination of expense reports, reduced reconciliation time, and complete control of accounting.



Virtual Cards



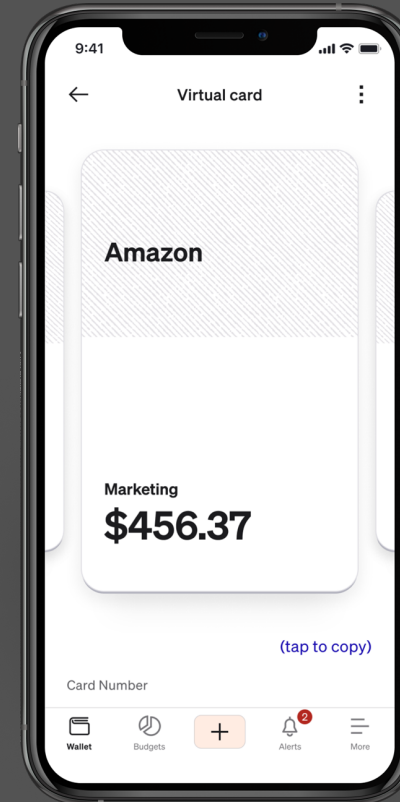
Two ways to spend

Physical & Virtual Card



Physical Corporate Card

Like a normal credit card but way smarter. Use it with the BILL Spend & Expense app for in-store purchases.



Virtual Card

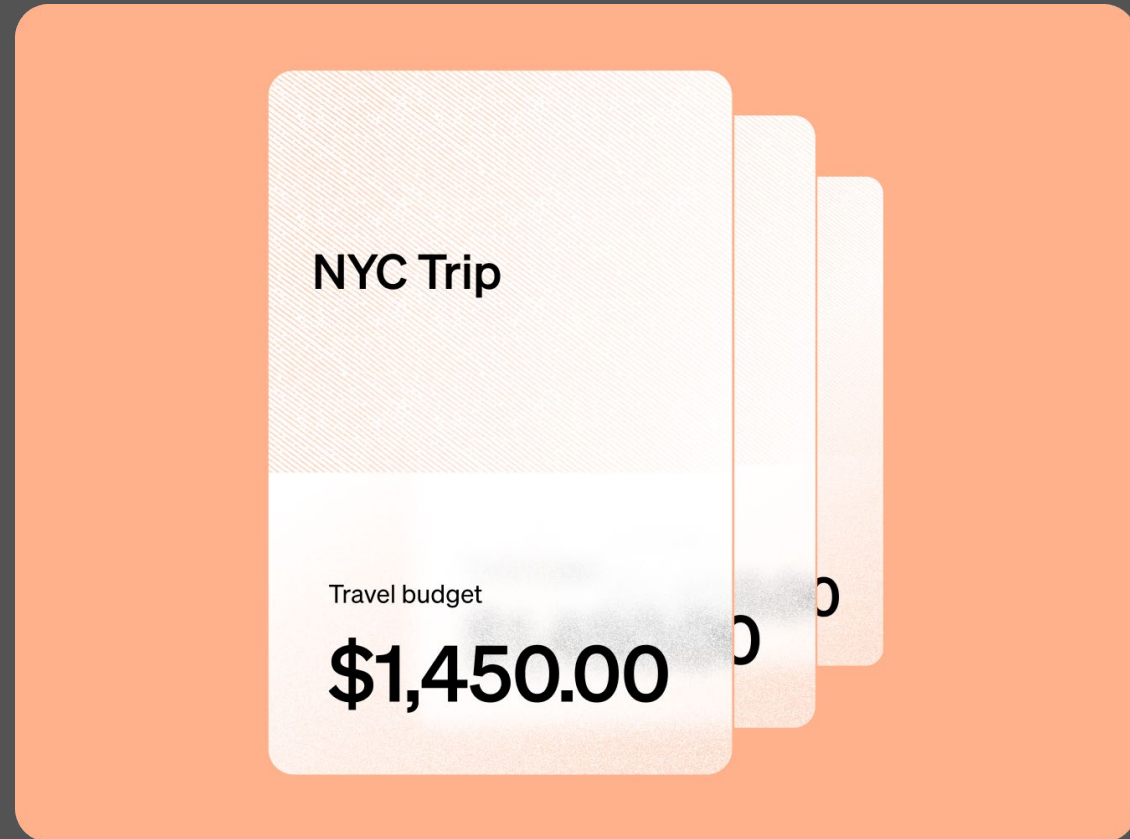
Generate a unique card number for all your online purchase and subscriptions.



Virtually perfect

Secure, fast, and organized.

BILL Spend & Expense virtual cards make setting up payments for vendors, subscriptions, and online purchases easier than ever.



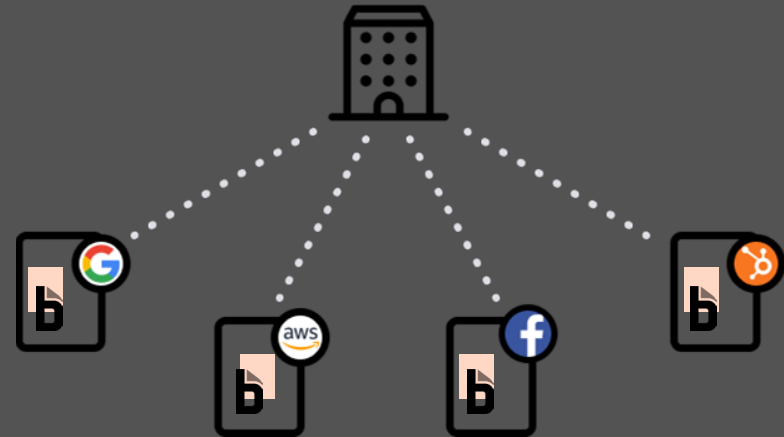
Vendor Management

One card to many vendors



Overcharges | No visibility | No Security

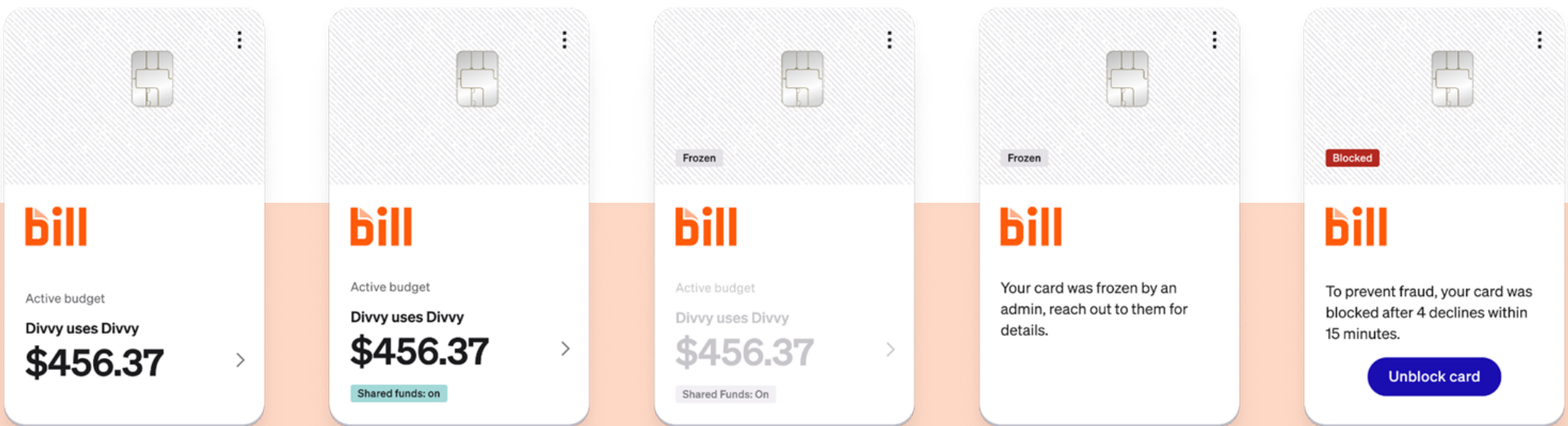
One card to one vendor



Control | Convenience | Security

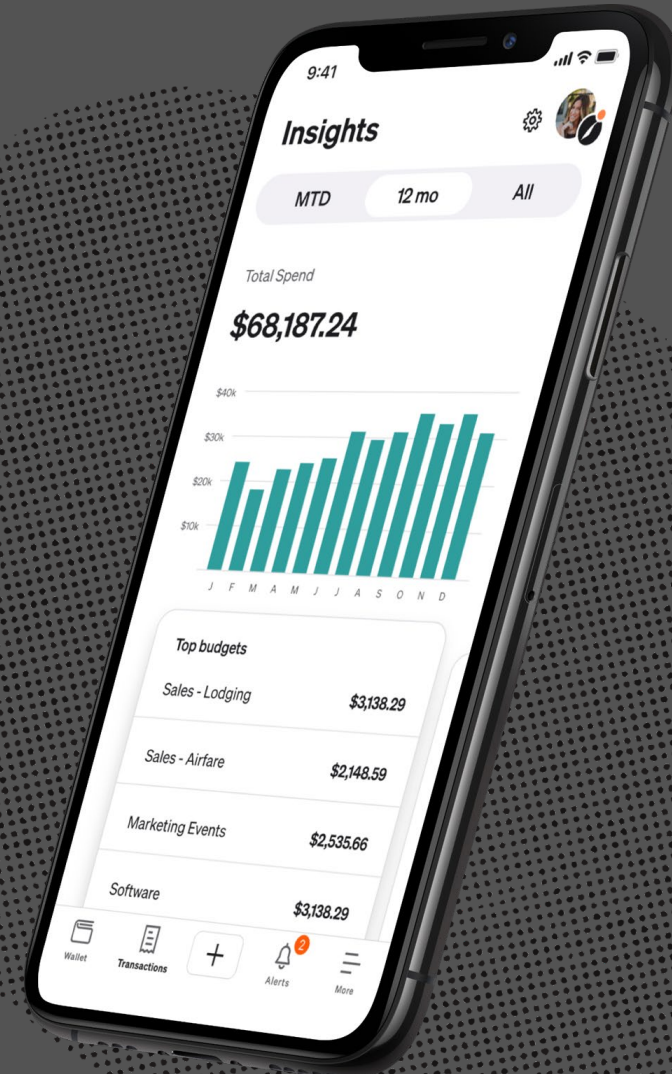


Control and security at its finest



The right type of card for the right vendor and expense.

Reporting and Insights



Real time visibility at your fingertips

Real time reporting dashboards

BILL Spend & Expense’s unique combination of software and cards allows you to understand what’s happening with your business in real time.

Use your data to build insights

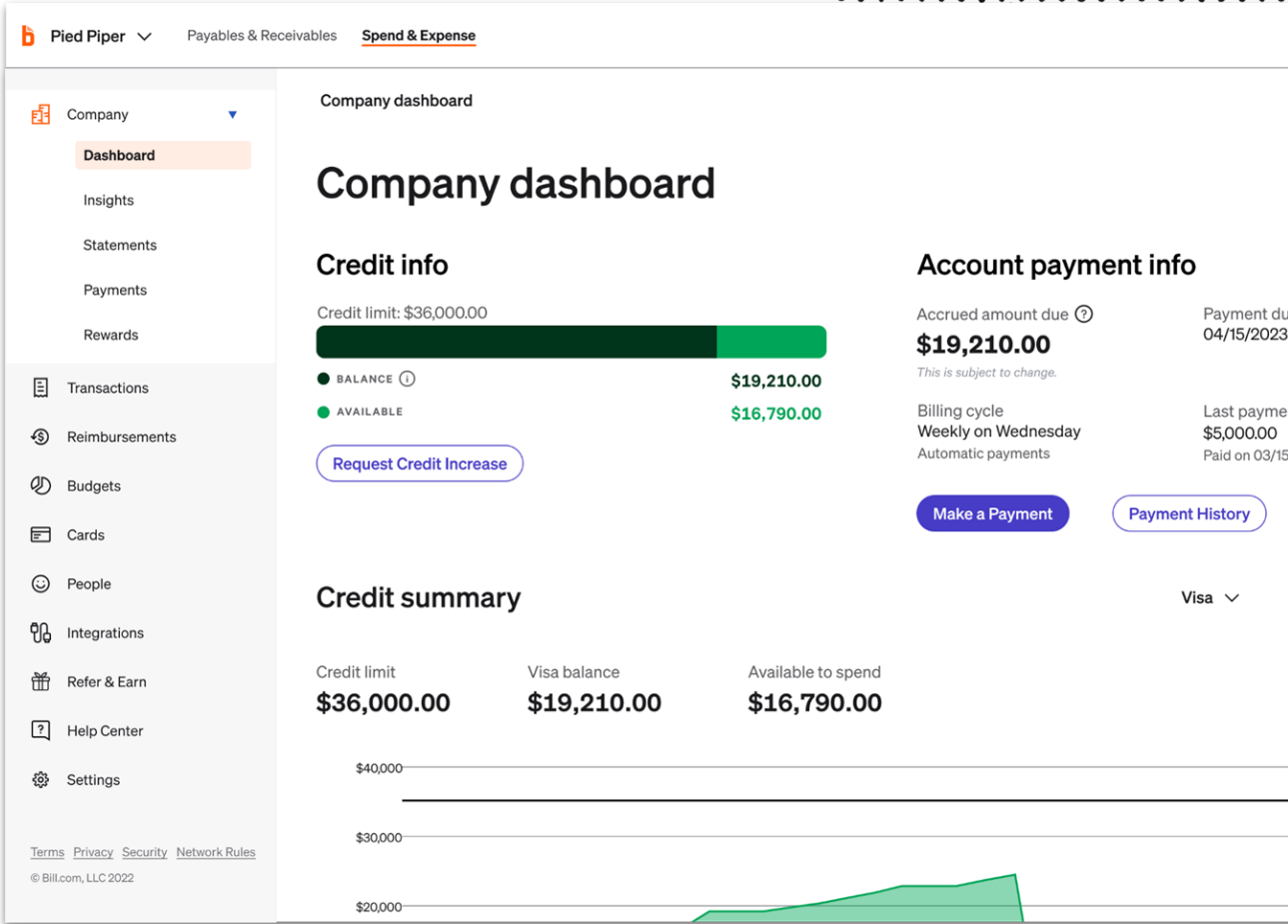
With full access to your data you can download, review, and use the past to forecast your future.

Sync for financial analysis

Integrations with most major accounting platforms allow you to sync your transactions for a complete financial picture.

Stay informed with notifications

BILL Spend & Expense’s mobile app keeps you notified so you can keep your employees accountable and efficient.



Get insights into your spending habits

Forecast future spending

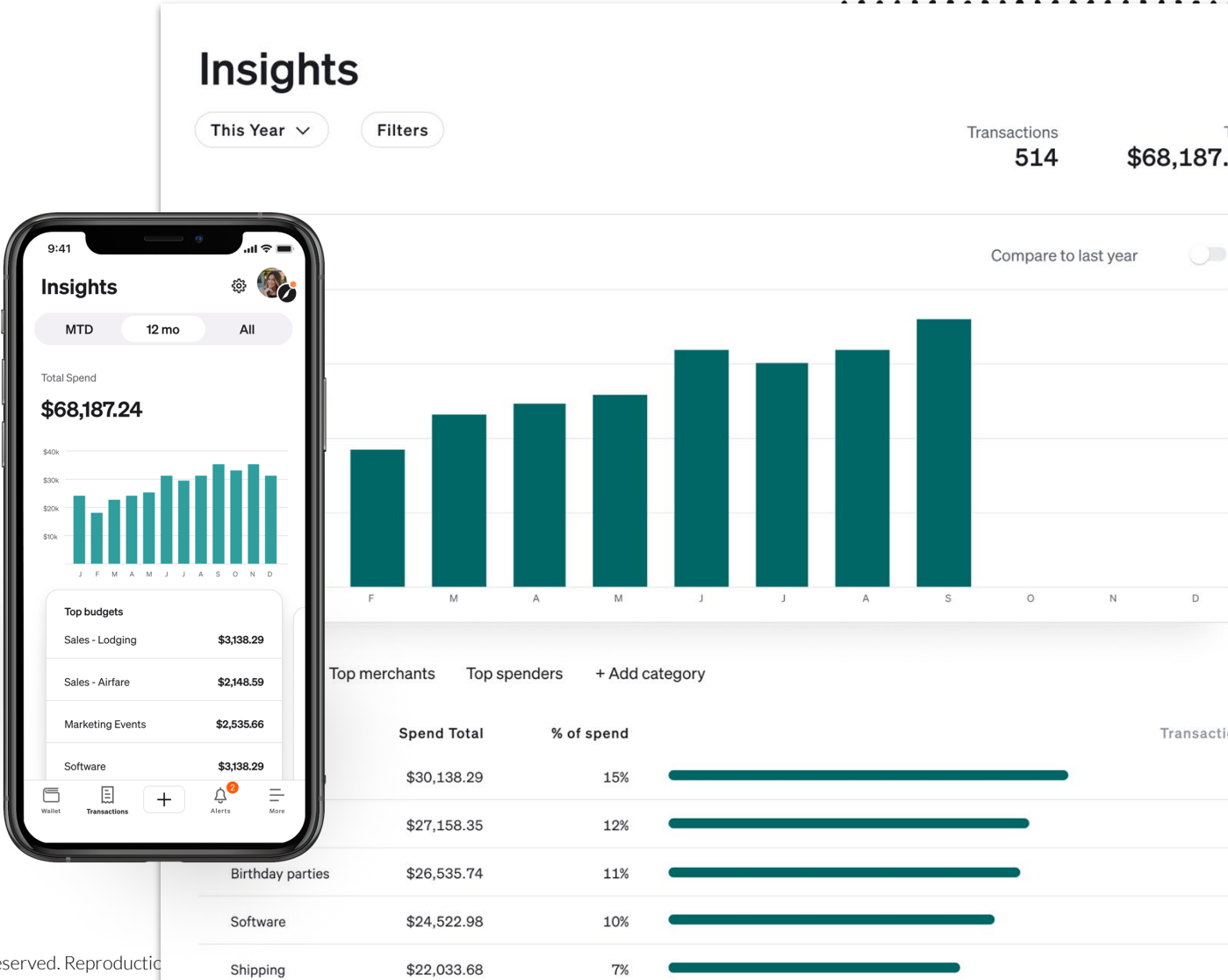
An interactive spend graph lets you review past spending and forecast the future with more complete information.

Keep teams accountable and catch abnormalities

Merchant, budget, and spender summaries make it easy to catch spending that doesn't add up and fix it right away.

Stay up to date, wherever you are

Keep yourself informed, wherever you are, with complete mobile reporting functionality in the BILL Spend & Expense mobile app.





Introducing... BILL card transaction sync with Xero!

BILL Spend & Expense now offers a credit card transaction sync with Xero.

Streamline your reconciliation and month-end close process by **automatically syncing all your expense transaction data into Xero.**

By eliminating double entry, your team will be able to spend more time on activities that add value to your organization—while having peace of mind that your expenses exactly match your pre-defined chart of accounts in Xero. All at no additional cost.



Effortlessly sync your chart of accounts and transaction data



No more manual exports and uploads



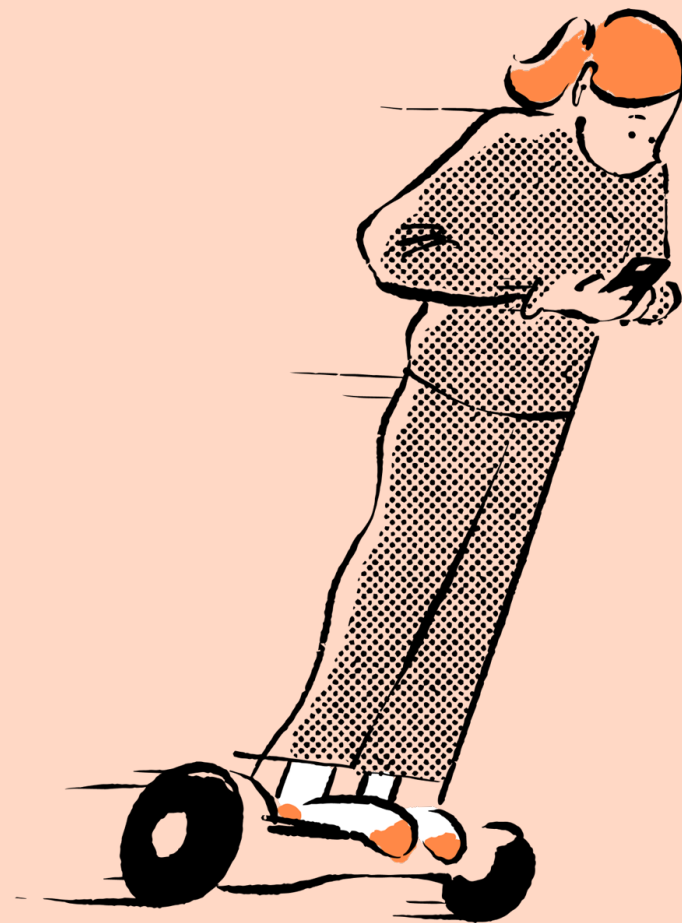
Simple one-time setup and connection



Sync anytime with one click, or auto-sync completed transactions daily



Next Steps



Sign up is simple.



Sign up

Sign up online in 5 minutes. We'll work hard to get you the right amount of credit for your business.



Get approved

Approvals usually take 3-5 business days. Faster if you can provide financials and bank statements.



Spend Smarter™

Once approved we'll schedule a 20 min kickoff call where you can start spending immediately.



The BILL Accountant Partner Program

Benefits for you

- **Free to use** - \$0 subscription fee
- **Continuous close and reduce time spent** on month-end reconciliations
- **Gain spending insights** that inform advisory services
- **Receive educational content** and programs from CPA.com on spend management and next generation CAS practices
- **Get dedicated support** by account managers to assist you and your clients
- **Have co-marketing opportunities** for your firm

Benefits for your clients

- **Save time and money** by automating spend management
- **Happy & empowered employees** - no more fronting the funds, have company's trust, and no more expense reports!
- **Gain insights** into cash-flow - be smarter about business operations and be better positioned for growth
- **Earn rewards** - competitive cashback and rewards program available
- **Never go over budget again!**





Interview with Kane Polakoff

Kane Polakoff

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Questions?

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