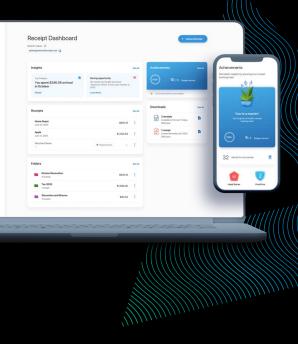
# Q2 Spend Manager

Spend Manager is a white-labelled financial management experience that supercharges online and mobile banking.

The solution offers easy-to-use expense capture and organizational tools to help consumers and small businesses save time and money, and drives up to 30% more engagement and 65% feature retention for your institution's digital customers.



#### Let's chat

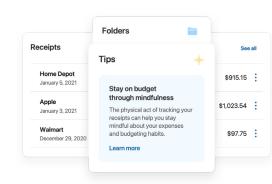
Get in touch with your Success Manager to learn more, and get a tailored action plan for your customers' or members' financial wellness so that they bank with you for life.

## **Spend Manager for Small Business**

66% of small businesses still manage receipts and expenses manually, with 80% of small businesses citing expense reconciliation as their most painful task. Spend Manager's seamless capture and auto-reconciliation functionality helps them save time, money, and stay on track.

## **Spend Manager for Consumer**

Spend Manager enables consumers to have more fidelity and control into their spending habits, enabling financial wellness practices. Spend Manager makes it easy to capture deductible expenses for tax preparation, better manage household spend, organize spending for DIY projects, and monitor returns and warranties.



#### How it works



### Capture

Capture documents via mobile camera, web upload, and email forwarding (e-receipts)



#### Organize

Add documents to folders, view by merchant category, create notes, and search by date, merchant, or item-level details.



#### **Action**

Reference line-item spend, export one or many documents at a time, and auto-generate expense reports.

#### **Notable customers**





