

The Modern Expense & Corporate Card Solution



Navan Expense automates every step of the expense management process from swipe to reconciliation while giving companies one easy place to control, manage, and track spend in real time.



Automated Accounting

Fast track your month-end close with automated reconciliation and direct integrations to your accounting and ERP systems



Real-Time Spend Visibility

Leverage real-time spend data for better financial planning, budgeting, and forecasting



Powerful Spend Controls

Empower employees to make business purchases while staying in control with smart, built-in policy controls that limit cards to specific merchants, time periods, expense types, & more

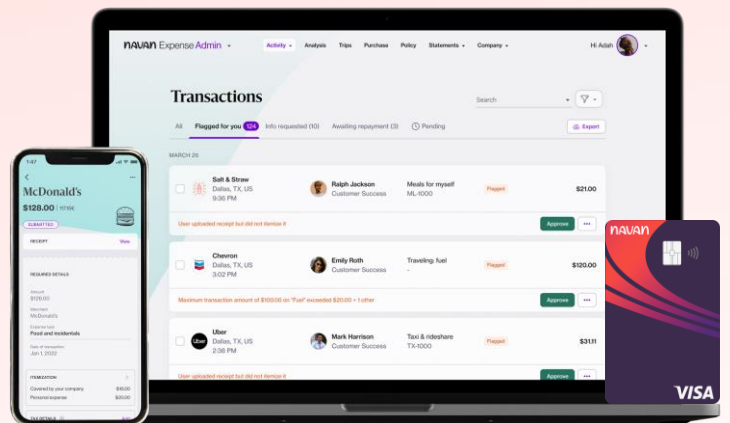


Increased Efficiency & Savings

Save time with increased efficiency for both employees and finance teams. Save money with unlimited cash back rebates and granular spend controls that decrease out-of-policy spend

Features:

- Smart Cards:
 - Virtual cards for travel payments or one-time / recurring online payments
 - Physical cards for on-the-go spend
- Built-In Policy Controls
- Rapid Reimbursements
- Real-Time Reporting
- Seamless Integrations



Trusted by Finance,
Loved by Employees



Navan Expense Product Suite

Expense Management & Corporate Cards

Physical Cards:

- Physical cards for employees to cover businesses expenses on-the-go
- Trip-enabled cards that can be activated only during business travel
- Contactless payment available through Apple Pay & Google Pay

Virtual Cards:

- Single-use, capped virtual cards for spot purchases
- Recurring cards for subscription and services
- Domain controls to set expiration date, lock merchant, limit spend amount
- Assignment of virtual card to specific user, GL code, department, region, billable entity, subsidiary, cost center
- Budget tracking and reporting on a single transaction level

Reimbursements:

- Receipt scanner extracts transaction details from mobile receipt and auto-fills expense report
- Personal card transaction import
- Auto-ACH for next day reimbursement
- Mileage reimbursements
- Per Diem allowances
- Reimburse employees in their local currencies across 45 countries and 25 currencies
- Integration with payroll systems for reimbursement and tax deduction

Policy Controls:

- Automated, real-time spend policy compliance monitoring & enforcement
- Spend limits based on merchant categories or time (month/day)
- Custom policy groups by departments, teams, cost centers, and entities
- Enforced receipt requirement based on defined transaction amount
- Automatic approval/rejection/flagging workflow based on company policy rules
- Employee recourse for out-of-policy/personal spend

Employee Experience:

- User-friendly mobile app to track spending, view policies and manage card
- Quick and simple self-activation and onboarding process
- Automated expense report creation
- Transaction overview with detailed purchase data
- Push notifications for spend activity (approved, declined)
- Inbox view to manage outstanding tasks required

Travel Payments powered by Navan Expense

- Virtual cards generated for travel bookings within the Navan platform
- A single centrally billed account for travel-related expenses
- Consolidated and reconciled monthly statement

Navan Expense Platform Wide Benefits



Spend Visibility & Management

- Real-time spend overview for all physical card, virtual card and manual expense transactions
- Comprehensive details from receipts, trips, card purchases and calendars
- In-app messaging between admins and users to request additional expense details



Reconciliation

- Seamless reconciliation of corporate card transactions and receipts
- Over 30 transaction fields that provide extensive merchant details
- Automatic merchant category mapping to General Ledger as transactions happen in real time



Reporting

- Spend analysis dashboard for real-time visualization of expenses
- Browser-based reporting with on-screen filters and groupings (date, merchant, category, card type, user, amount, policy)
- A full picture of travel spend by trip (total cost of trip, average spend per day, distribution by merchant and category)
- Multi-currency reporting



Security

- Multi-layered encryption at rest with AES-256 and data transferred with TLS 1.2+
- Powered by Amazon AWS for reliable and scalable infrastructure
- Two-factor authentication for deeper data protection security
- Certified compliant with PCI-DSS and GDPR
- SOC 2 Type 2 attestation



Support

- Designated customer success manager
- 24/7 live chat, email, and phone support
- Lost, cancelled, suspended, frozen, or stolen card support



Billing

- Consolidated monthly ACH invoicing
- Automatic and manual bill pay options
- Payment invoices for spend based on billable entity



Integrations

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- 24/7 live chat, email, and phone support
- Lost, cancelled, suspended, frozen, or stolen card support



Incentives

- Rebate on all spend through the Navan card*