Hi, we're Divvy.

Most common methods of company spend

Card Spend

Travel and Expenses

Events and supplies

Recurring Subscriptions

Business Vendors

Software

Invoices

PO's

Inventory

Large vendor spend

Rank these from most to least painful for your business.

Typical Financial Stack

Job to be done	$$$	Current Solution
Accounting/ERP	$$	QuickBooks/NetSuite
Corporate Card	$	20% Corporate Company Usage 80% Personal Company Usage
Expense Reports	$$$	Concur/Expensify
Budgeting	$	Spreadsheets
Travel	$	Unmanaged (Expedia)
Bill Pay	$$$	Online Payment Platform or Bank

How are you managing your spend?

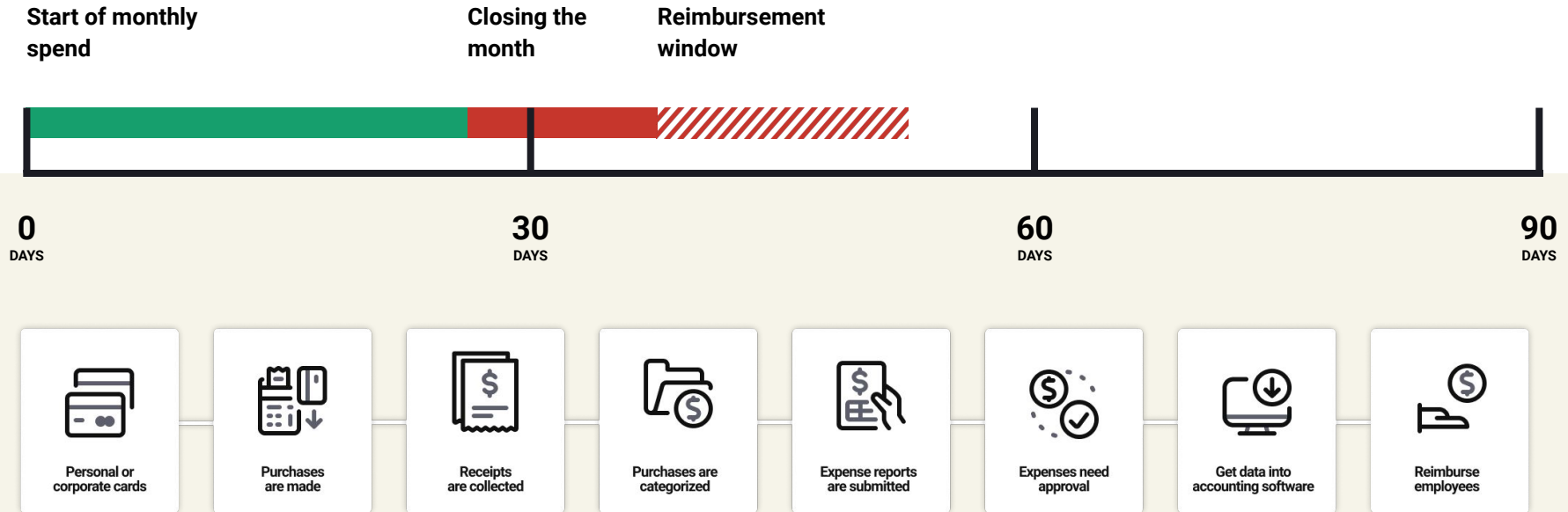# What is your financial stack costing you?
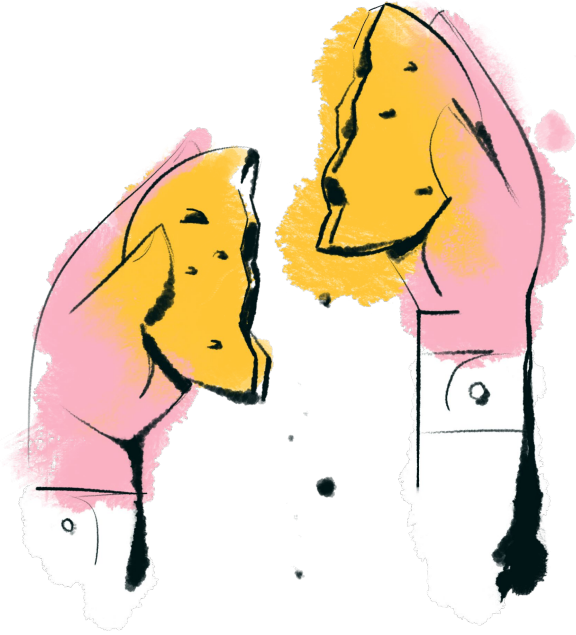
Limited Visibility   **Little to no control**   **Money**

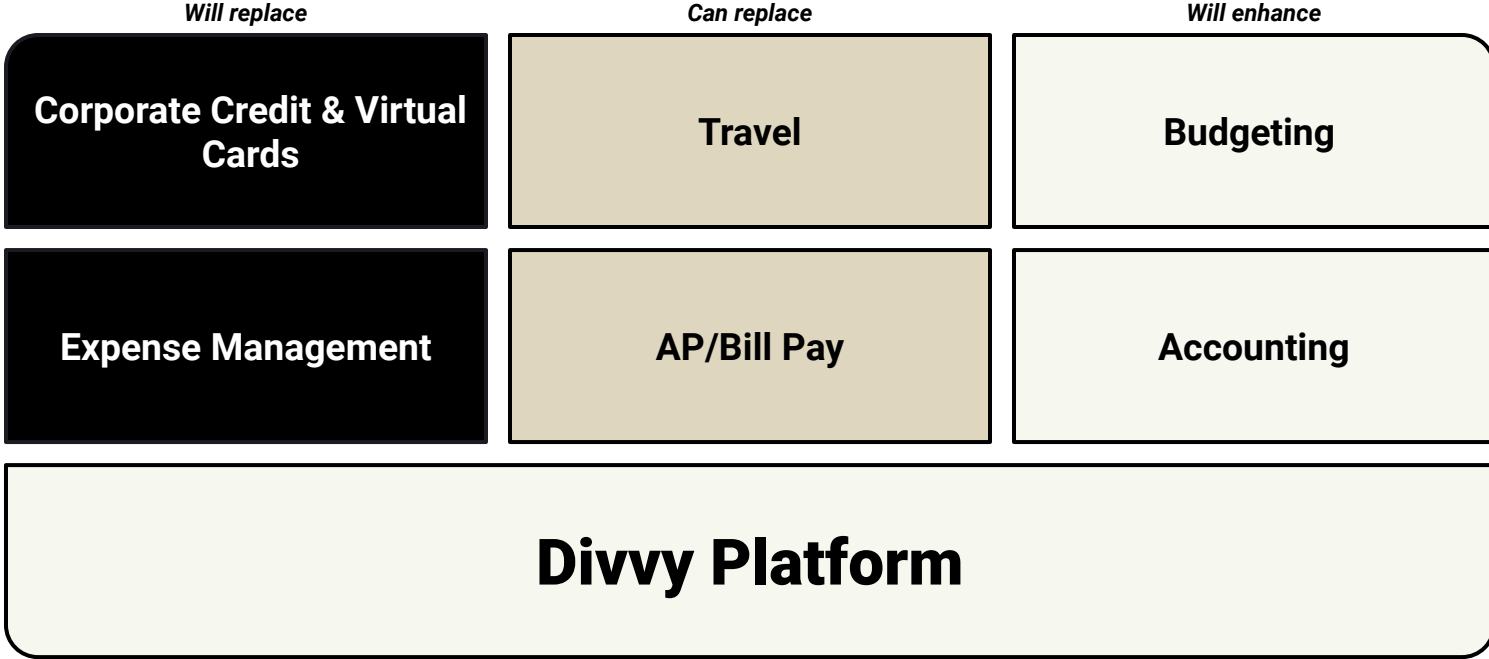# Typical financial stacks cause headaches and delays

Start of monthly spend

Closing the month

Reimbursement window

0
DAYS

30
DAYS

60
DAYS

90
DAYS

Personal or corporate cards

Purchases are made

Receipts are collected

Purchases are categorized

Expense reports are submitted

Expenses need approval

Get data into accounting software

Reimburse employees

The Divvy way

Simplify and revolutionize your tech stack

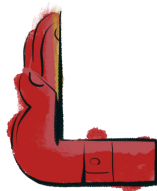| Corporate Credit & Virtual Cards	Travel	Budgeting
Expense Management	AP/Bill Pay	Accounting

Divvy Platform

Benefits of Divvy

Real time visibility

Track spending, in real time, regardless of how it's spent.

Never go over budget again.

Control over spending (and time)
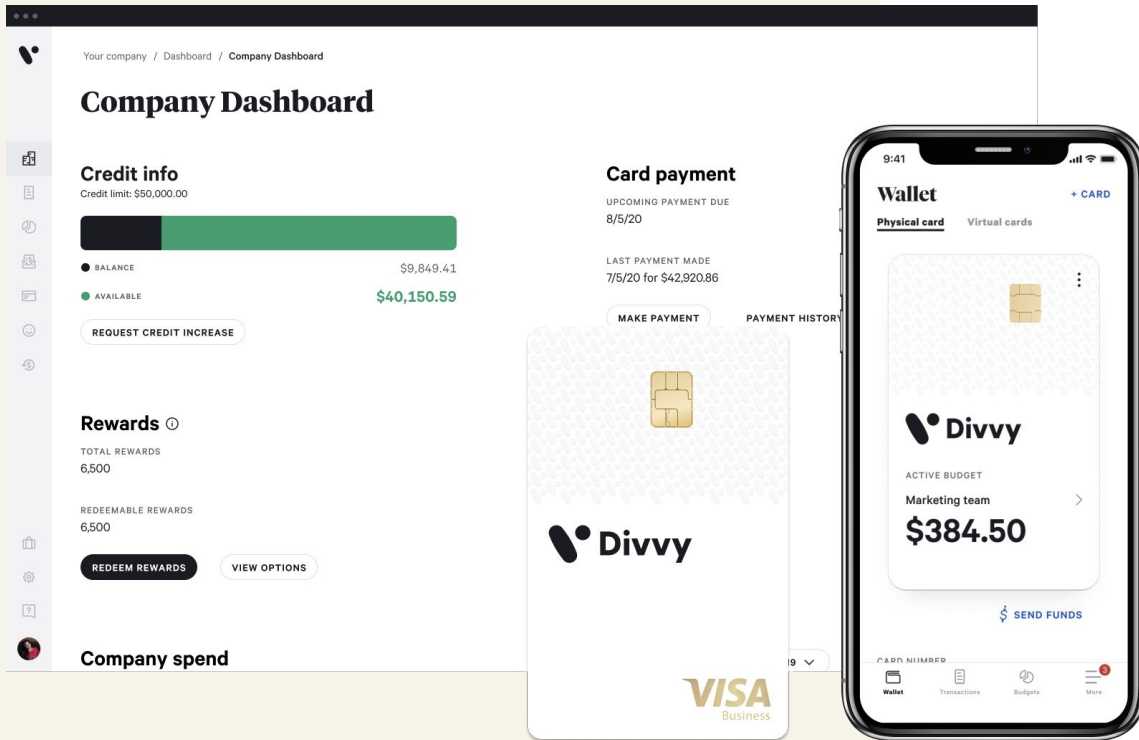
Empower smarter spending while maintaining control.

Save time for your teams.

No cost to you

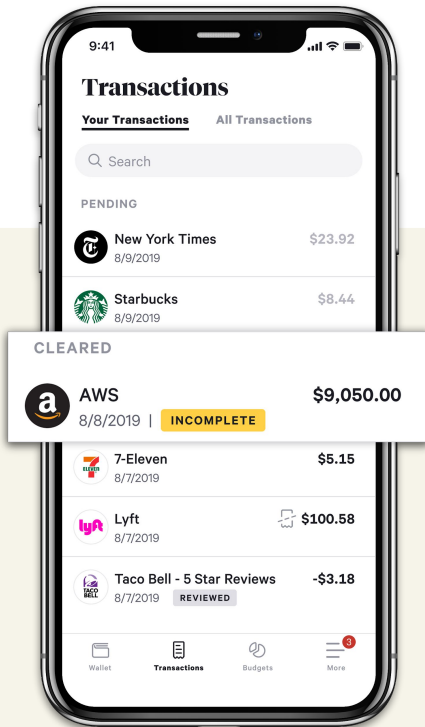Free (no cost to you) because we're aligned with your business.

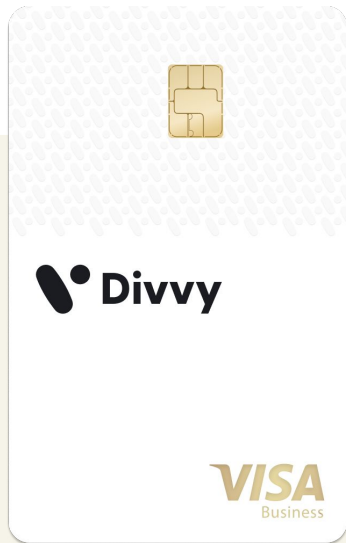*Stop paying just to spend.*

The Divvy power tools.

- Web App
- Mobile App
- Physical Divvy Smart Card™

Divvy Smart Card gives you the best of both worlds

Speed
See and categorize transactions in real-time.

Control
Control card budget limits in real-time.

Visibility
Have clear visibility on all of your company spend.

Divvy Rewards

**Monthly
Balance Payoff**

2x
on restaurants

2x
on hotels

1.5x
on recurring software subscriptions

1x
on everything else

**Semi-Monthly
Balance Payoff**

5x
on restaurants

4x
on hotels

2x
on recurring software subscriptions

1x
on everything else

**Weekly
Balance Payoff**

7x
on restaurants

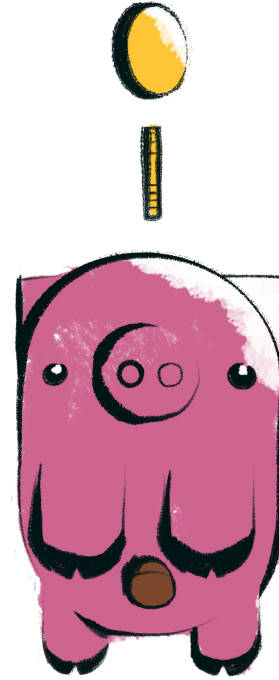**5x**
on hotels

2x
on recurring software subscriptions

1.5x
on everything else

For businesses spending above $500k per month custom cashback can be provided

But Divvy is way more than just a card...

Budget Control

Budgets—but way better.

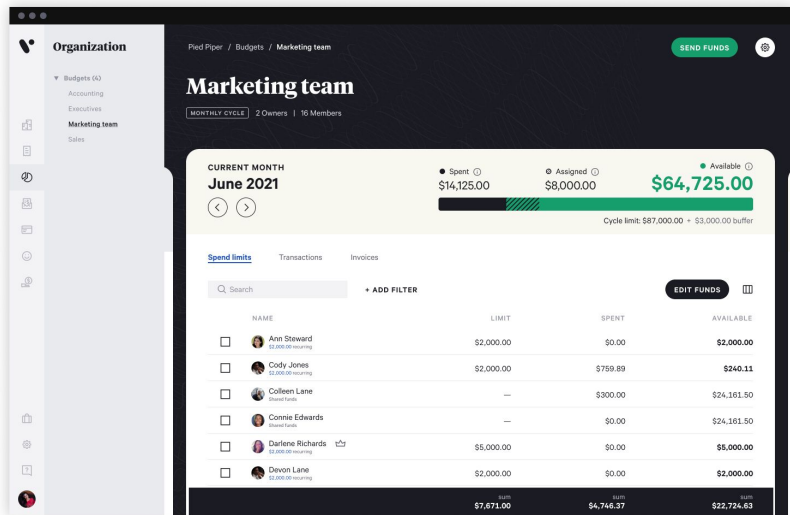**Marketing Campaign**
Budget goal: **$100,000**   Expires: 8/31/2019

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

Build enforceable budgets.

Your budgets are enforceable, not just guidelines:
- You control how much money each budget member has at any time.
- Once a budget runs out, the cards stop working.
- You can tailor budgets to match your business.

Assign roles in Divvy.

Admin
Creates budgets

Manages users

Manages account

Budget Owner
Manages individual budgets

Approves and sends funds

Budget Member
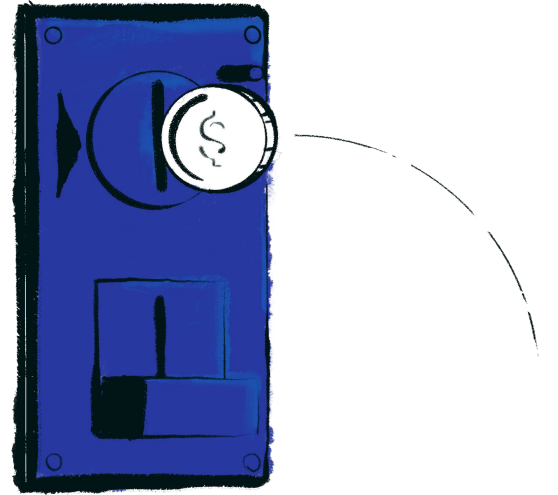Individual spender

Manages personal expenses

This flexibility has completely changed the way we do business. No exaggeration when I said Divvy is a game-changer."

Meredith
Project Manager
Review via Capterra

Mobile Expense Management
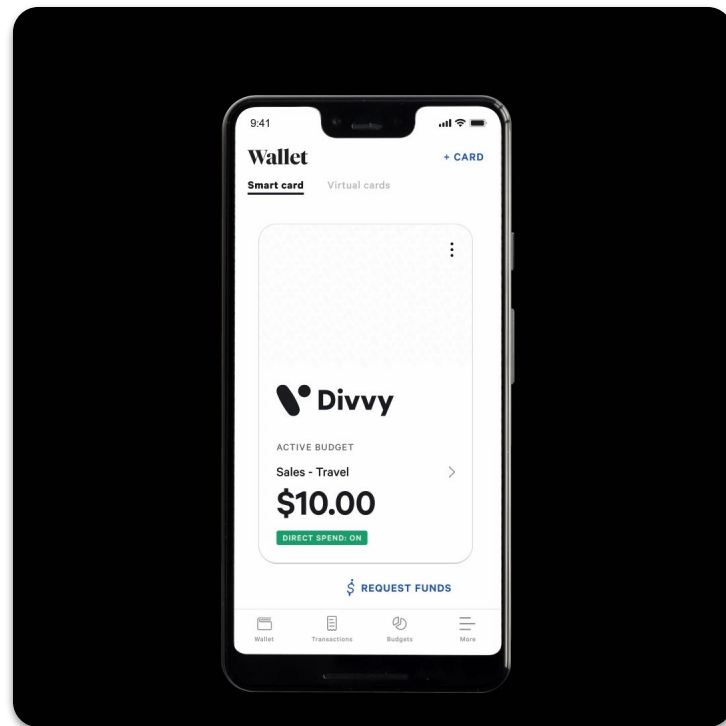
Categorize transactions seconds after purchase.

The Divvy 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.
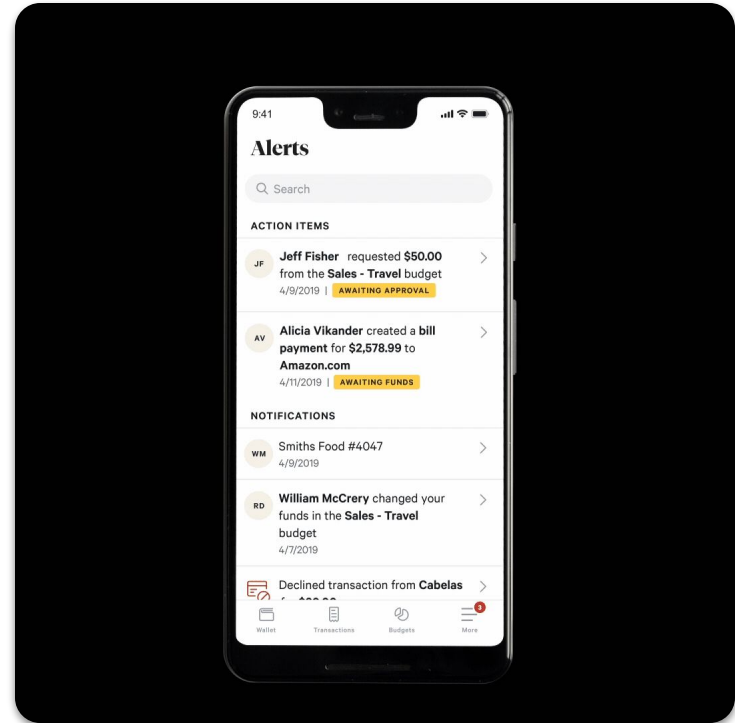
Send & receive funds to team members in seconds.

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 an attached note to the request.
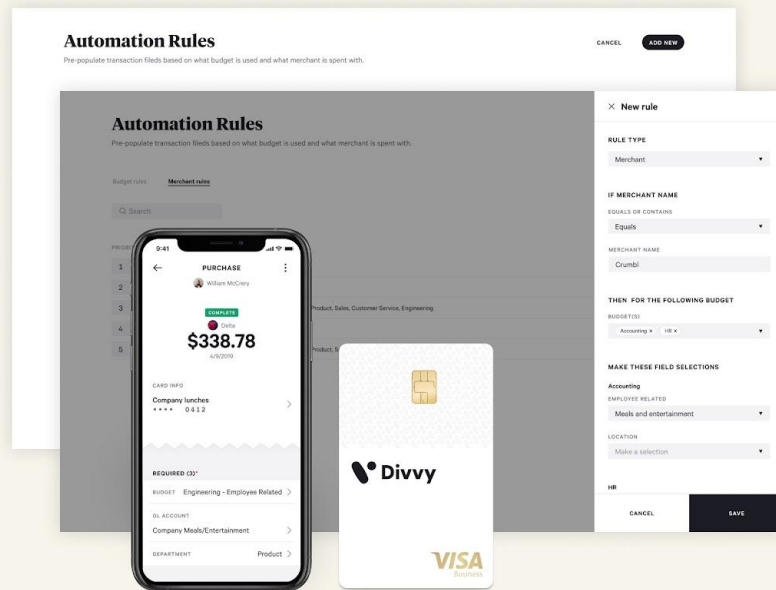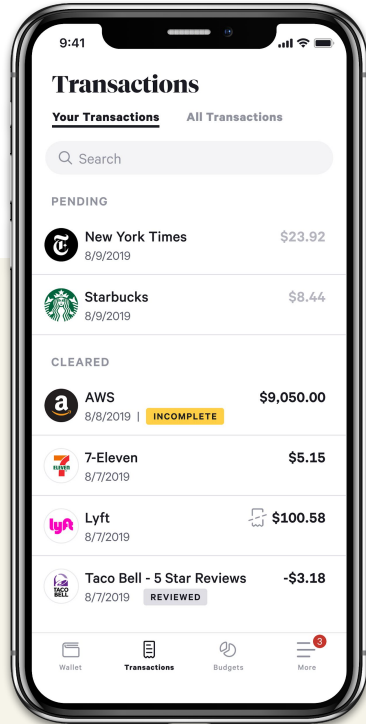
Auto-categorize your transactions.

Divvy 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.

Expense & reconcile in real-time.

Swipe to books
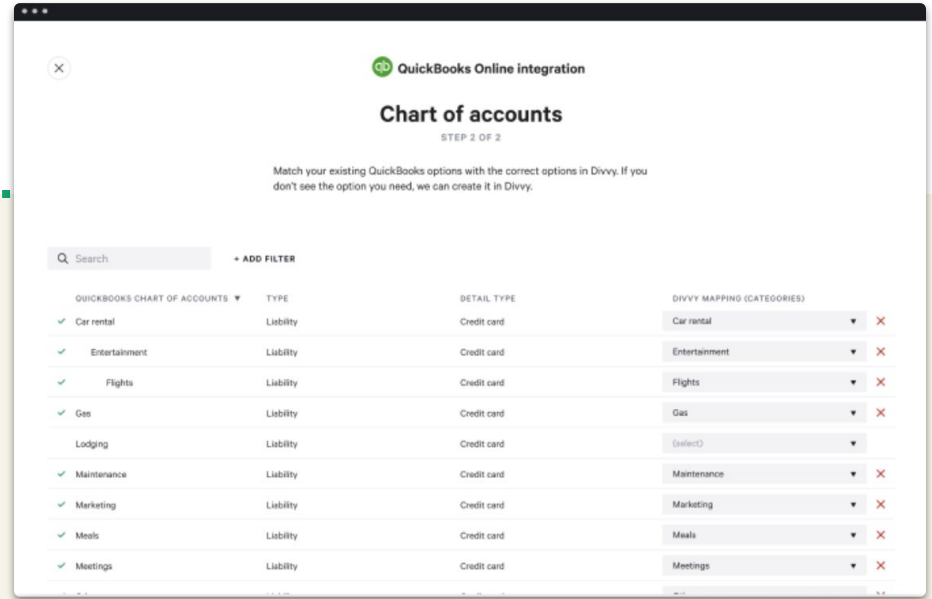
Empower your organization with Divvy.
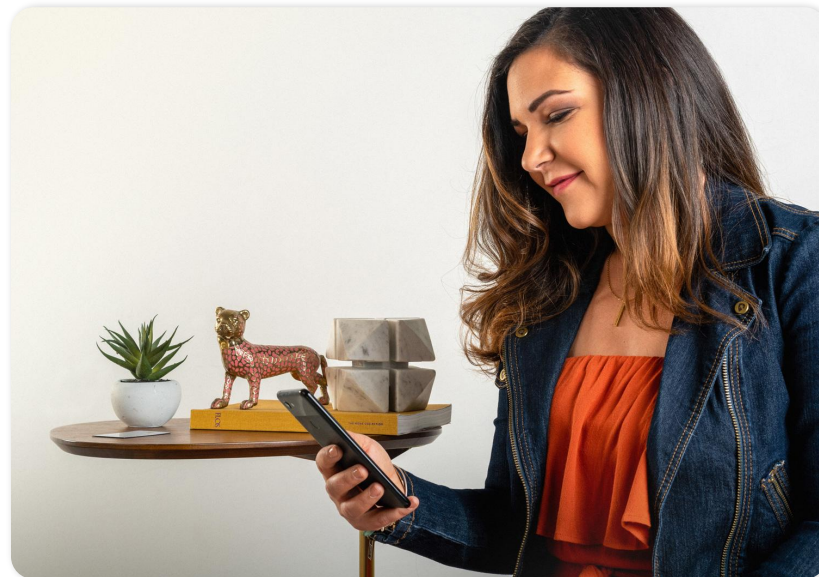
Spenders
Are empowered to make purchases and to quickly and easily manage their expenses.

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.

"Divvy brings more love internally because it takes away the guessing. "

Jason
Sales
Review via G2

Reimbursements

Painless to submit, easy to manage reimbursements

Painless to submit
In-the-flow of work submission makes it easy for employees to submit for reimbursement.
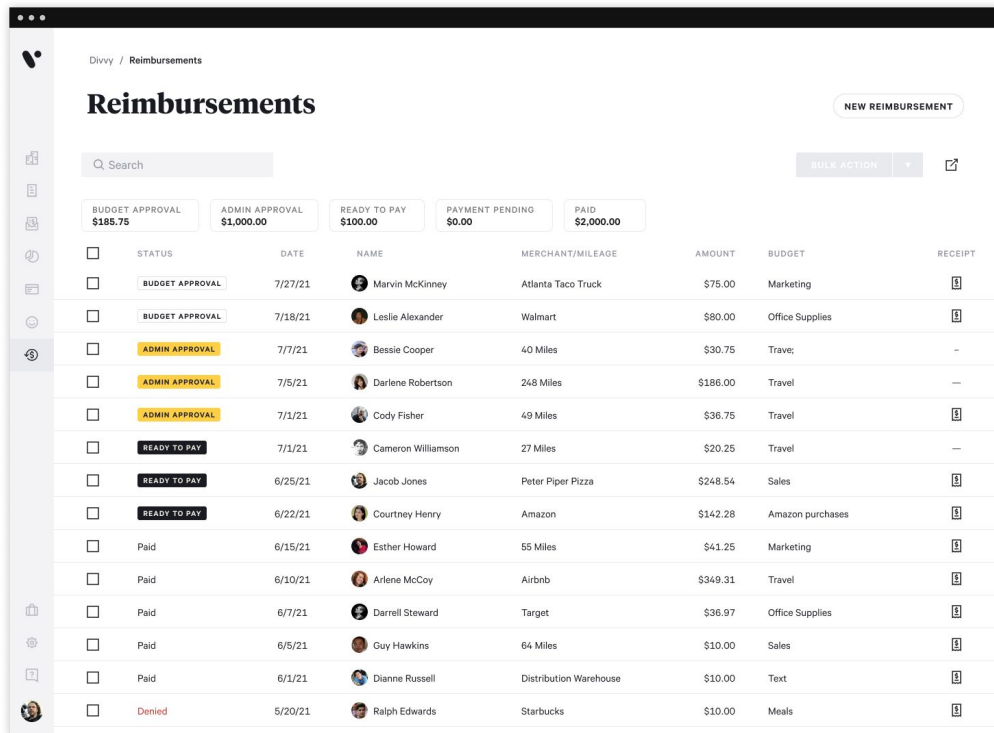
Easy to manage
Managing reimbursement is easy and occurs alongside all of your other expenses.

Out of pocket doesn't mean out of budget
Like all other spending, out of pocket and mileage expenses are spent against a specific budget.

Consolidate your spending stack
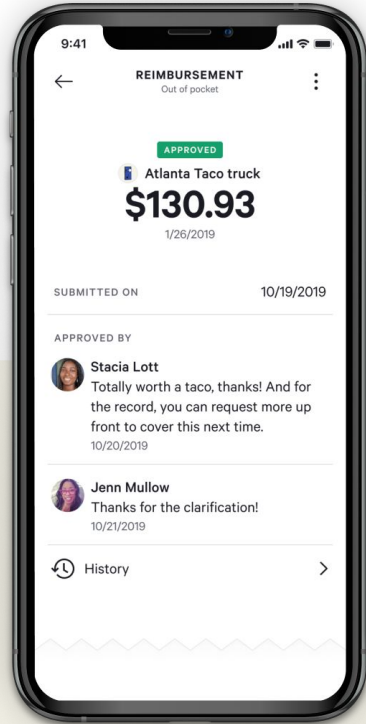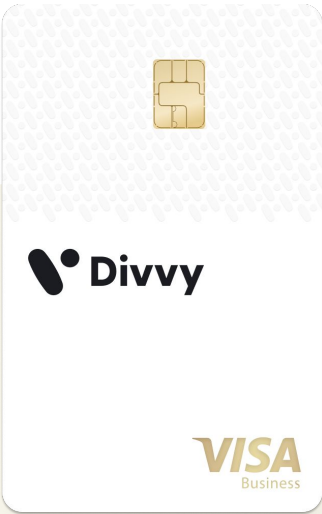Stop managing out of pocket expenses in different software than on card expenses.

Painless to submit, easy to manage reimbursements

Mobile submission
Spenders can submit for reimbursement from their mobile app

Push notifications
Approvals for reimbursements are easily tracked with an approval history and have push notifications to budget owners

ACH payouts
Employees are prompted to connect their bank account and your reimbursements go out within 3-5 business days

Two-step approval
Budget owners and admins can approve or reject an expense

Automatic IRS rate update
We think that things like the standard rate for mileage should automatically update...so we update it for you each year

Reimbursements are included with the free Divvy software platform

Free

Virtual Cards

Two ways to spend.
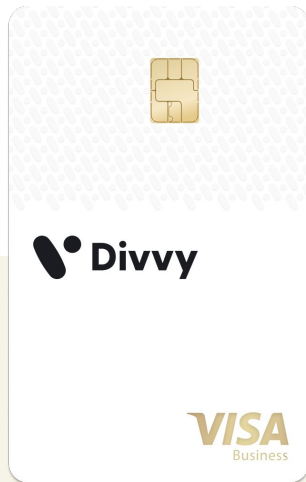
Physical Smart Card

Like a normal credit card but way smarter. Use it with the Divvy app for in-store purchases.
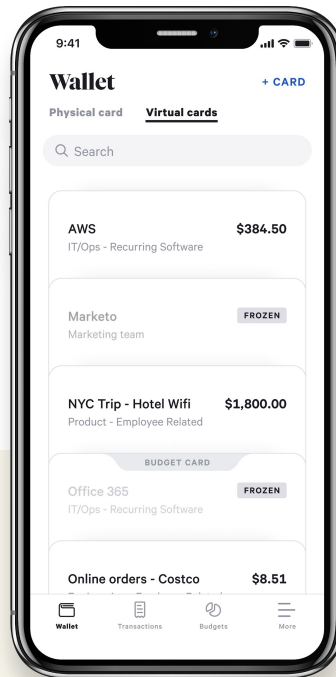
Virtual Card

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

Virtually perfect.

Secure, fast, and organized. Divvy virtual cards make setting up payments for vendors, subscriptions, and online purchases easier than ever.
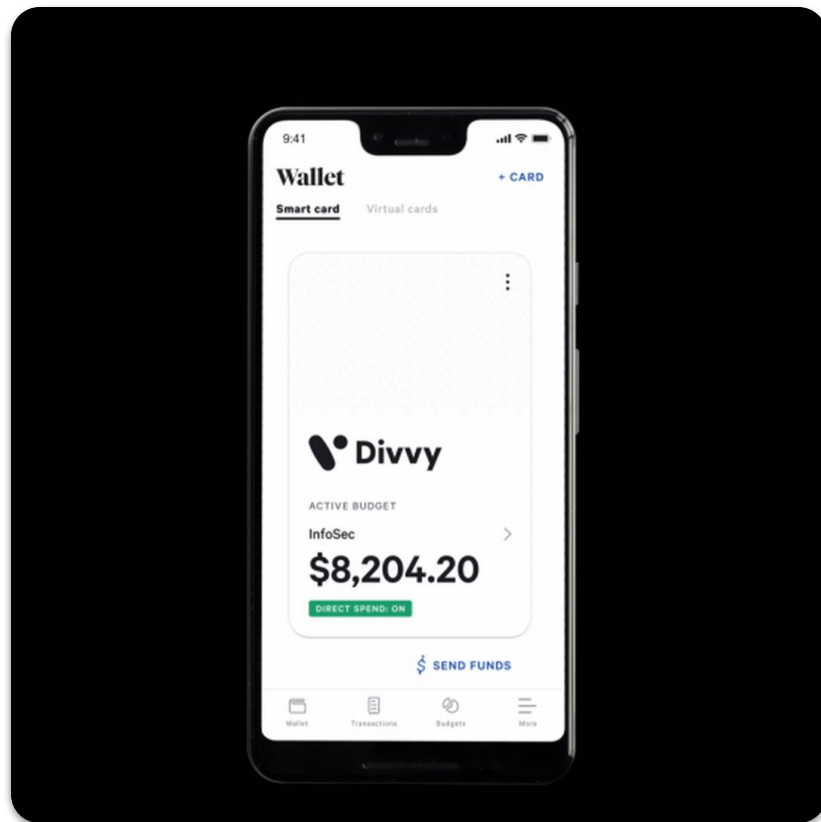
Vendor Management.

One card to many vendors

Overcharges | No visibility | No Security

One card to one vendor
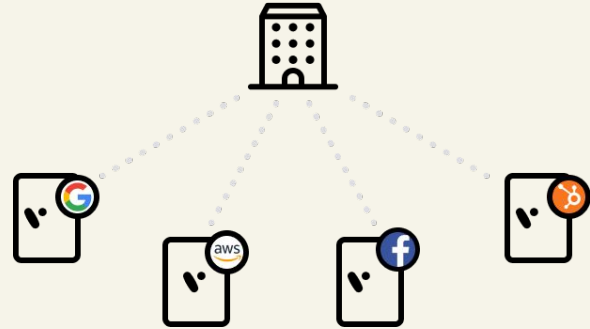
Control | Convenience | Security

Control and security at its finest.
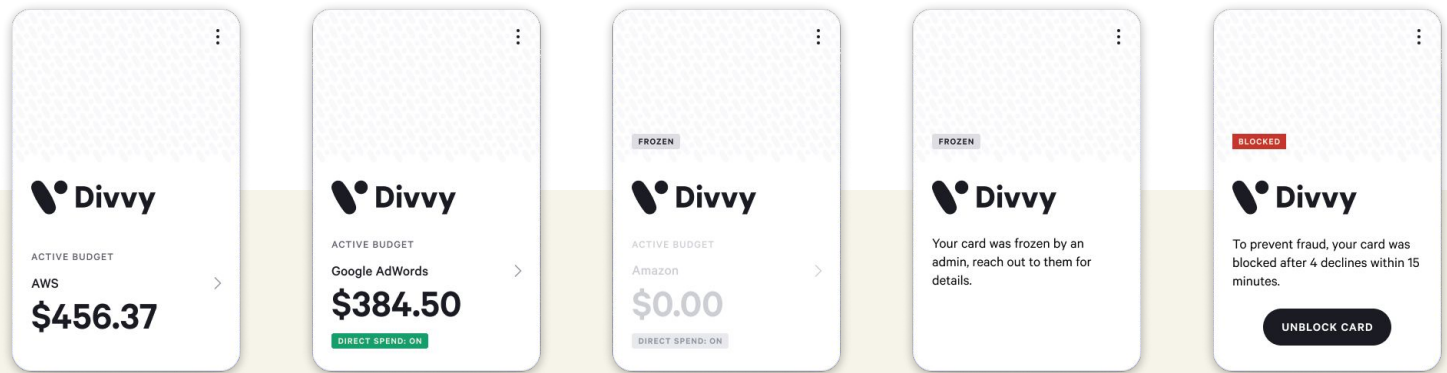
The right type of card for the right vendor and expense.

*"Due to the amount being set on the virtual card it ended up **saving us the $3k and the hassle of having to deal with the vendo**r over the difference. We saw immediate savings using Divvy."*

Austin Hamlin
Certified Fire & Security

Reporting and Insights
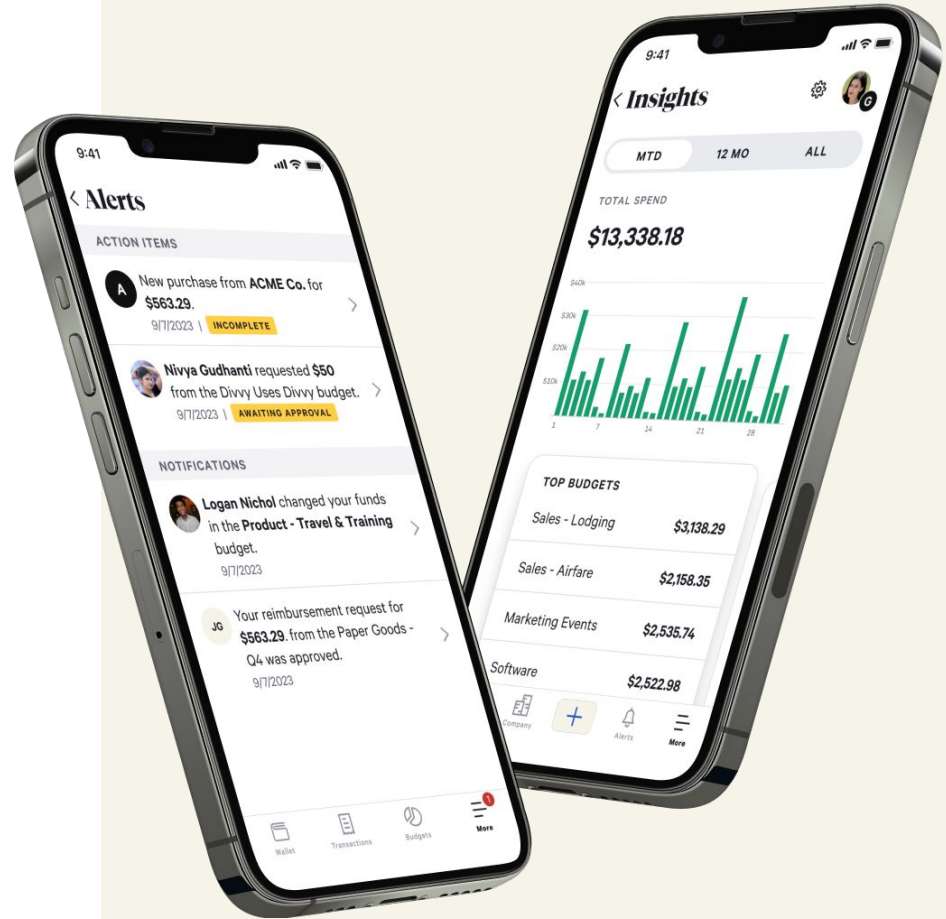
Real time visibility at your fingertips

Real time reporting dashboards
Divvy'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
Divvy's mobile app keeps you notified so you can keep your employees accountable and efficient.
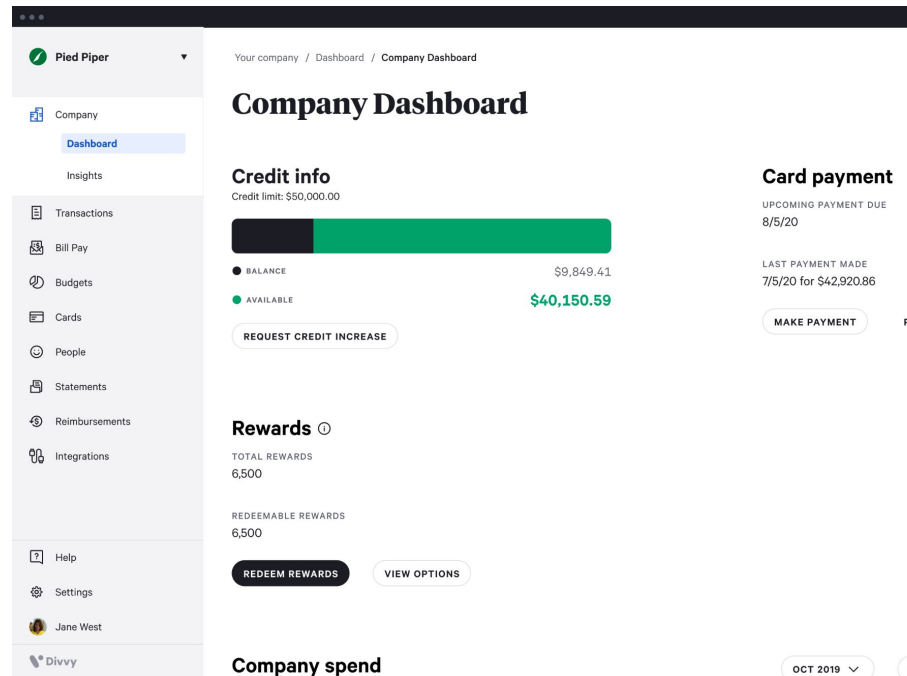
Get insights into your spending habits

Forecast future spending
A redesigned 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 Divvy mobile app.
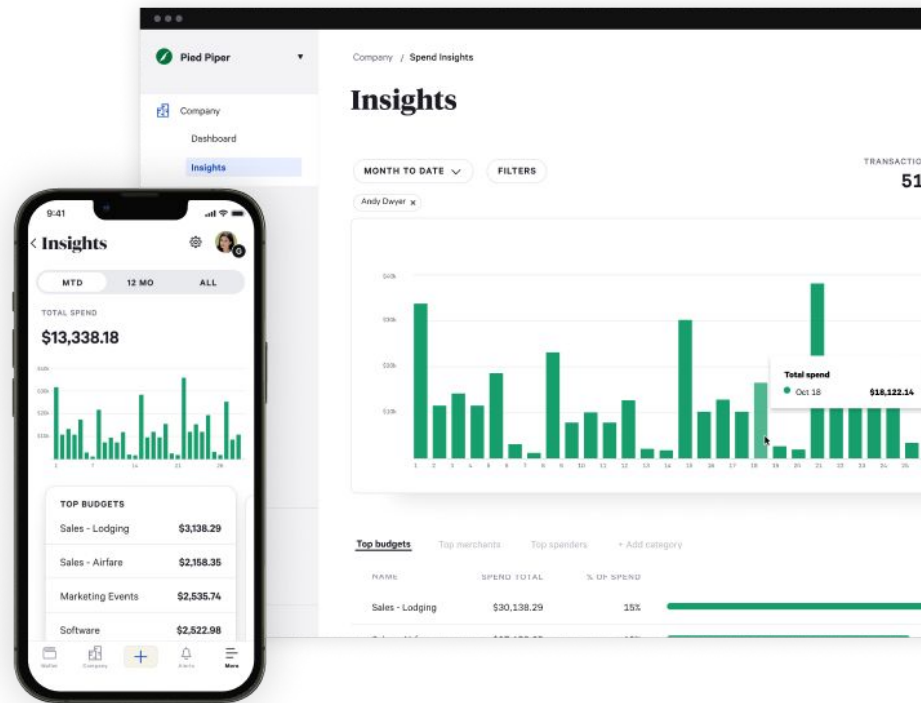
Divvy Integrations
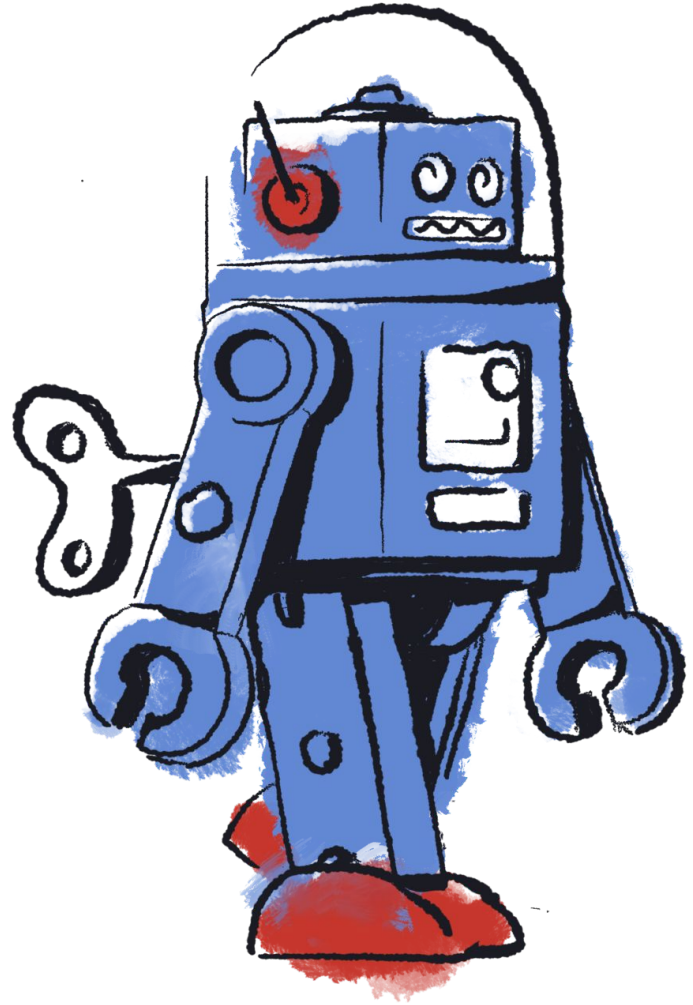
Integrations

Accounting Integrations:
Divvy's integrations help streamline the reconciliation and month end close process. With customizable fields that match your chart of accounts, you eliminate hours of manual labor each month.

Slack Integration:
Work where you like to work with Divvy's Slack integration. Keep your teams funded and efficient with the ability to approve or deny fund requests right from Slack.

All of Divvy's integrations are free to use.

(Coming Soon)

(Coming Soon)

Contracts & Cost

Divvy is completely free*

* Seriously. And no contract either. Pretty wild.

Divvy Rewards

**Monthly
Balance Payoff**

2x
on restaurants

2x
on hotels

1.5x
on recurring software subscriptions

1x
on everything else

**Semi-Monthly
Balance Payoff**

5x
on restaurants

4x
on hotels

2x
on recurring software subscriptions

1.25x
on everything else

**Weekly
Balance Payoff**

7x
on restaurants

5x
on hotels

2x
on recurring software subscriptions

1.5x
on everything else

Use Divvy services and earn even more.

Enjoy these rewards when you stack Divvy services.

Bill Pay

Up to 1.75x Cash Back

Divvy Travel

5x Points on Hotels

Divvy helps you simplify & manage all of your spend

Will replace

Corporate Credit & Virtual Cards

Expense Management

Can replace

Travel

AP/Bill Pay

Will enhance

Budgeting

Accounting

Divvy Platform
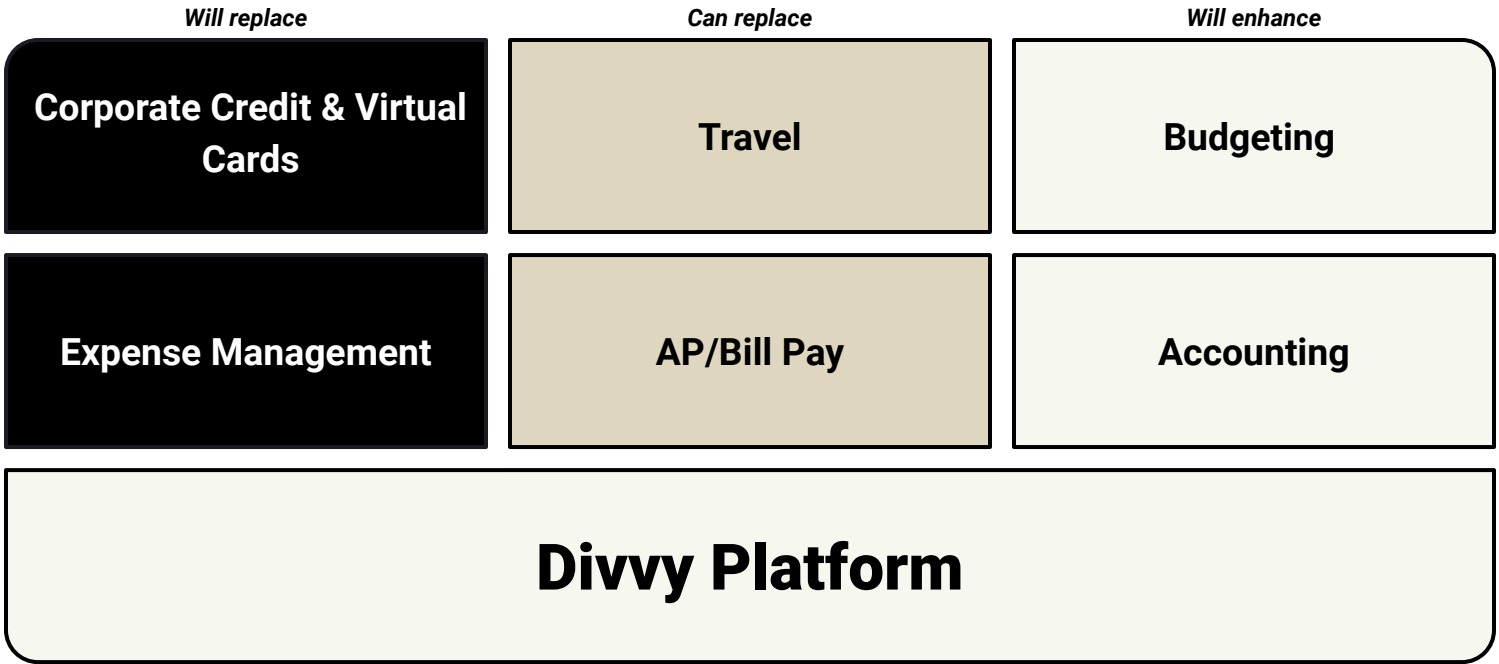
Next Steps
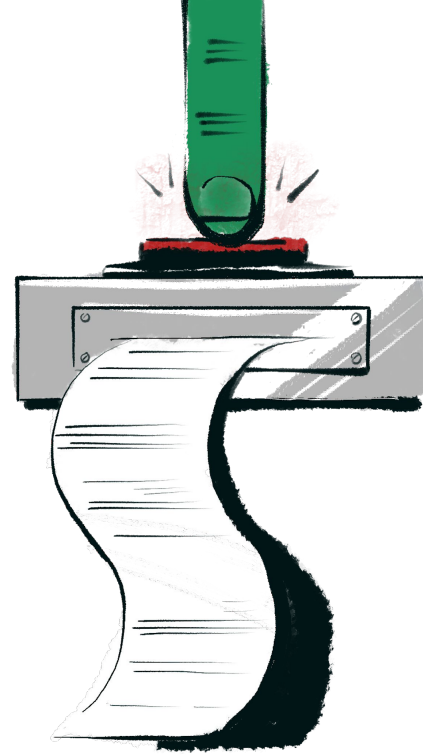
Sign up is simple.
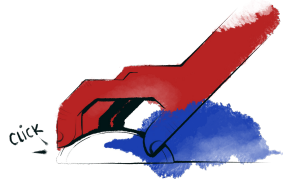
Sign up

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.

How companies use Divvy.
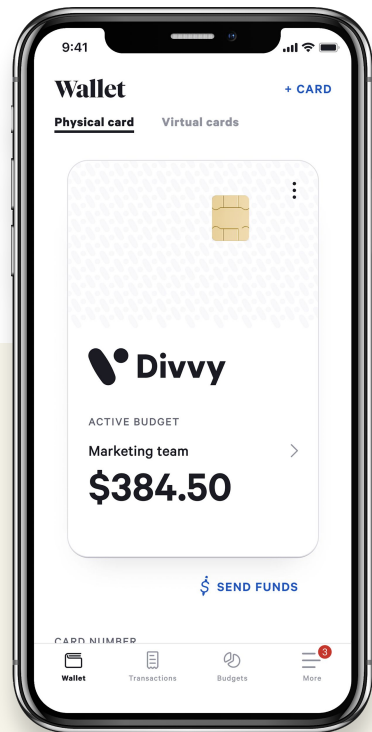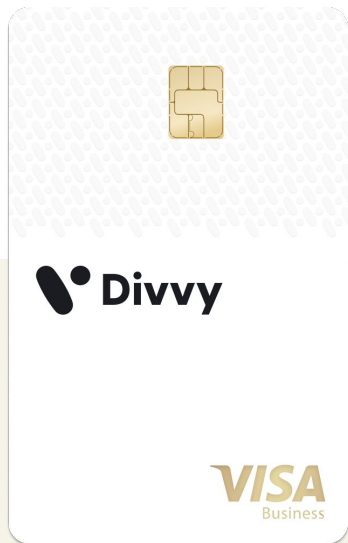
Rip and replace
Use the whole platform and we help your whole company spend smarter.

Department specific
Use Divvy in one or more departments that need spend and expense management tools.

Specific tools
Use one or more Divvy tools like virtual cards or Bill Pay in tandem with your existing processes and software.

Trusted by the best
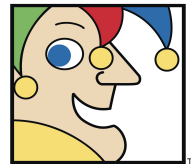
Spend Smarter™

Thank you

Appendix

Divvy + Sage Intacct

At Divvy, our goal is to completely automate your expense management. That includes making closing the books each month easier than ever before with accounting integrations powered by Bill.com.

Integration Benefits
- **Easy setup** and connection
- **Time savings** by syncing Divvy data automatically to Sage
- **Peace of mind** knowing that your expenses exactly match your pre-defined GL categories
- **Faster month end** with less time spent manually importing data meaning less overhead for staff accountants.
- **No fees for integration**

Product features

GL field matching. Pull all of your GL line items from Sage Intacct into Divvy to speed up and automate reconciliation.

Auto Sync. Automatically sync Divvy data each night into Sage Intacct, powered by Bill.com, making closing the books each month easier than ever.

Pre-coded transactions. Pre-code your Divvy transactions to include department, vendor, class, location, project, and GL accounts from Sage Intacct.

Optional Manual Sync. Admins can manually sync Divvy data into Sage Intacct as part of month end close or they can choose to automate the process using daily auto sync functionality—whichever works best for you!

Our Vision

To be the financial nervous system of every business.

Pros & Cons of Personal & Corporate credit.

Corporate Cards

Pros

Easy to manage

Visibility of spend

Cons

Unrealistic to give to all spenders

Can't easily change credit amount

Security risk when card sharing

Personal Cards

Pros

Low risk to company

Encourages self managing

Cons

Zero visibility

Requires lengthy expense report

Encourages bad spending habits (Maxing points)

Let's do a thought exercise.

1. Seven people are going to a conference in Las Vegas on a $25,000 budget. Three have corporate cards, four have personal cards, and $10,000 will be charged on ACH. How do you confidently stay within budget?

2. It's the 17th of the month and the head of marketing needs to know if they're on track to stay within budget. How can they find out—today?

3. It's the end of the month and you need to close the books. All expense reports are supposed to be in. With 10% of the team using corporate cards, how can you know all expenses have really been submitted?

Divvy

Enter email address to fill out application
Must match email used with your rep

Email address*

Enter email address

Please enter your email address to continue.

Person in control info
Federal regulation requires that this person must be capable of signing contracts on behalf of the business

First name *

Enter First Name

Last name *

Enter Last name

Person in control home address *

Enter home address

City *

City

State *

State

Zipcode *

Enter Zipcode

Phone number *

Enter phone number

Federal verification information
Social Security number *

Social security number

Date of birth *

mm/dd/yyyy

☐ I do not have a SSN

CONTINUE >

Please call 385-352-0374 if you have any questions

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Divvy

Your company info.

Business name *
Divvy

Business State *
Utah

Dun & Bradstreet Verification
Verify Business Address

VERIFY BUSINESS NAME AND ADDRESS WITH DUN & BRADSTREET

☑ My business was **NOT** listed in Dun & Bradstreet **OR** the information is incorrect.

Business Street address *
123 Easy St

City *
Lehi

State *
UT

Zipcode *
84043

☑ Mailing Address is the same as the physical address.

Industry type *
What industry are you in?

Entity type *
Choose entity type

Tax # / EIN # *
Enter Tax #/EIN #

Date established *
mm/dd/yyyy

Desired line of credit *
How much credit do you need?

Payment schedule *
Schedule

Divvy Rewards Matrix

Annual revenue *
Annual revenue

Annual net income
Annual net income

Please call 385-352-0374 if you have any questions

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Your Bank Info

This allows us to get your account setup as soon as possible and with the highest level of accuracy.

SIGN INTO YOUR BANK

☑ Manually enter bank information

Bank name *
Bank Name

Account Holder name *
Account Holder name

Bank account number *
Account number

Routing number *
Routing number

Please enter bank address

This allows us to enroll your company in auto pay

Bank Street address *
Enter bank address

Enter bank address line 2

City *
Enter city

State *
State

Zipcode *
Enter Zipcode

BACK   CONTINUE

Please call 385-352-0374 if you have any questions

Divvy

Ownership Details

Provide information for each individual who **directly or indirectly owns 25% or more** of the equity interests of the business (up to 4 individuals).

If no individuals meet this definition, check "Beneficial Owner Not Applicable".

☐ Beneficial Owner Not Applicable

Owners:

☐ I own 25% or more of this company

+ADD OWNER 1

+ADD OWNER 2

+ADD OWNER 3

+ADD OWNER 4

BACK   REVIEW & SIGN

Please call 385-352-0374 if you have any questions