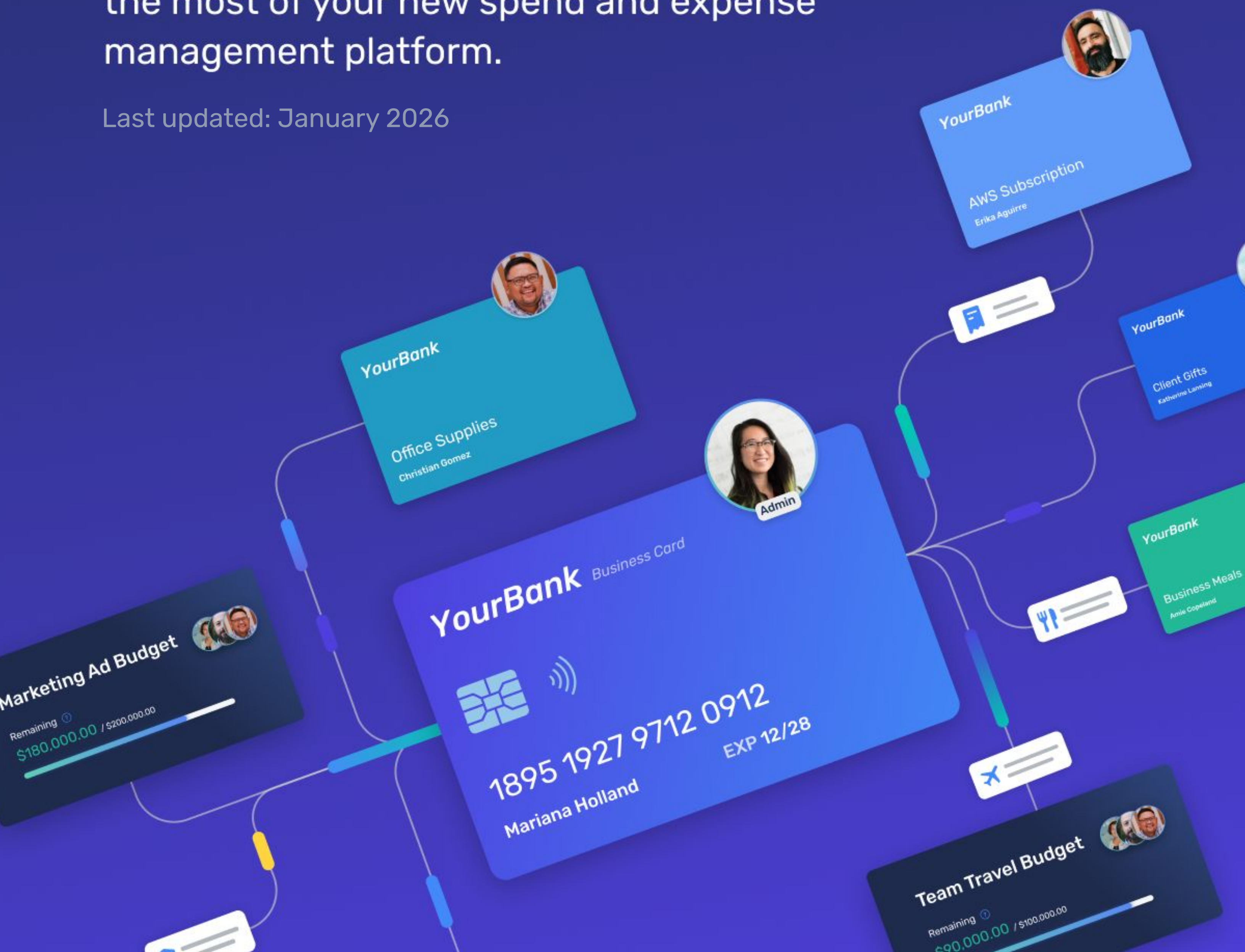
extend

Getting started with Extend

Everything you need to know to make the most of your new spend and expense management platform.

Last updated: January 2026



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01. Introduction

We're glad you're here

So you've decided to turn your company credit card into an AI-powered spend and expense management powerhouse—you've come to the right place! You and your team can easily use Extend to better control spend and tap into time-saving expense workflows.

In this guide, we will cover:

- Tips for setting up your company on the platform
- Ways Extend can work for your business
- How to use virtual cards and expense management features
- Best practices, additional resources, and more!

First things first...

The first person in your company to sign up for Extend becomes the de facto "Owner" of your organization—or "org"—and they are the one and only super admin. If this is you, congratulations! You can always reassign the Owner role later if you need to pass the reins. But more on this later.

If someone else set up your organization in Extend, you'll want them to invite you from the app so you can join the right team (if they haven't already).

Best Practice 🚀
Share this guide with anyone at your company who will benefit from using Extend for payments and expense management. It's a valuable resource to bring the whole crew on board!

The onboarding checklist

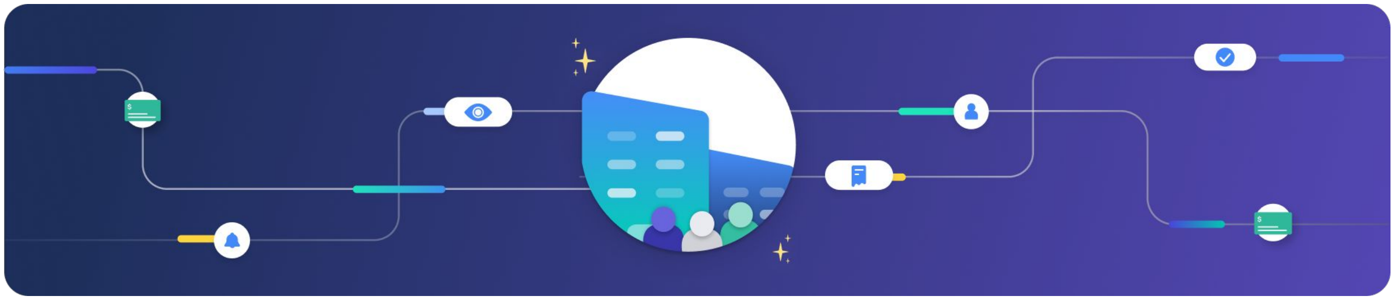
This checklist will help you and your team get the most out of Extend. You may not end up using every feature, but following this sequence will set your team for success.

Here's our recommended order or operations:

- [x] Sign up and create your company's Extend account
- [ ] Register your company credit card(s)
- [ ] Invite the team and assign admins
- [ ] Set up your expense codes, reporting, receipt rules, and integrations
- [ ] Organize your budgets
- [ ] Create virtual cards for employees and invoices
- [ ] Figure out what to do with the extra time now that you're closing the books faster 😉

02. How businesses use Extend

Make Extend work for you



Of course, every business is unique, so the way you use Extend will be customized to fit your company. No matter how you manage employee spending or reconcile the books, Extend offers features that flex to meet your business needs—making your job a whole lot easier.

Here are the most common ways businesses use Extend:

Accounts payable

Pay vendors and suppliers

Pay invoices and manage recurring **vendor payments** or **subscription costs** with the control and security of virtual cards—one card per payment.

Pass-through and procurement

Give your team a more secure way to pay

Simplify procurement processes—whether for your company or on behalf of your clients—with easy requests and approvals. Send budgets and virtual cards to your team instead of sharing plastic cards.

Employee expenses

Empower non-carded employees who need to make purchases

Control **employee spending**, gain real-time visibility over every transaction, and keep everyone accountable for their own charges and receipts—perfect for **travel expenses**!

Third-party expenses

Allow individuals outside of your company to make purchases

Email virtual cards directly to **interviewees, contractors,** and **temp employees** for a secure way to pay for business expenses, without compromising your own control and visibility. No more reimbursements so you can maximize your rewards and save time!

Budget allocation

Organize and co-manage spending across your company

Track spending for **departments, projects, clients, multi-locations**, and **vendors** and keep virtual cards organized. Share a budget with anyone responsible for spending so they can create virtual cards and manage spend under your purview.

Accounting

Close the books faster

Automate expense coding of all transactions with AI-enhanced automation and streamline your reconciliation process. Bid farewell to manual data entry, paper expense reports, and receipt chasing!

Reporting

Gain insight into company spending all in one place

Capture the who, what, and where of all company spending robust, automated reporting on transactions, virtual cards, budgets, and reimbursable expenses.

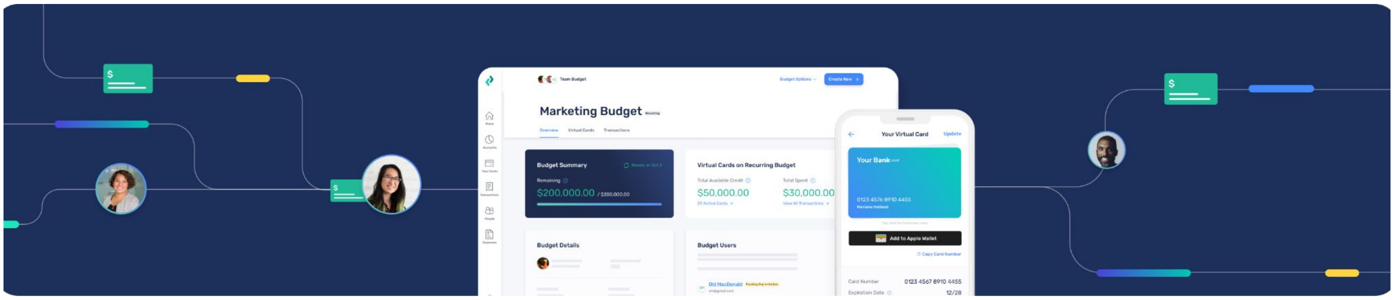
Whatever business you're in, managing company spending is an arduous task. But with Extend, you can embrace one simple solution to many painstaking challenges.

Additional resources

- Webinar: How finance leaders control spending with virtual cards
- Customer success stories

03. Navigating the platform

Find your way around the app



🔎 **Did you know?**
Extend offers both web and mobile app experiences. Take advantage of both for convenience and flexibility in any scenario.

Best Practice 🚀
Each member of your team can benefit from using both the web and mobile apps.

We recommend the **web app** for users like finance managers or controllers who need to set up expense codes, integrate accounting software, and download reports.

We recommend the mobile app—available on **iOS** and **Android**—for employees who might need to attach a receipt or record a reimbursable expense while on the go.

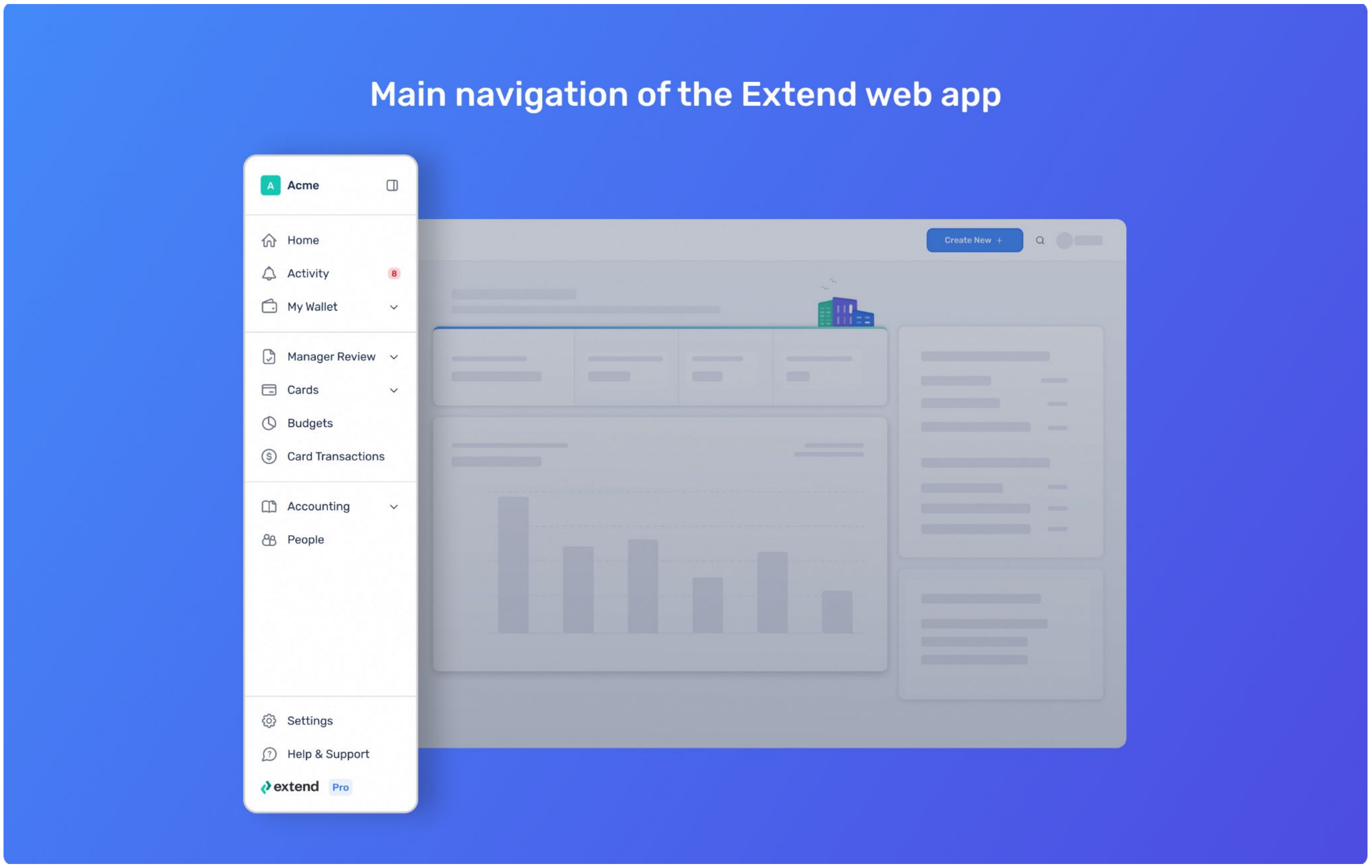
Note: Each user's app experience may look slightly different based on their role in the org, card issuer, web vs. mobile app, and whether they have a registered credit card.

The main navigation and Create New + button serve as key modes for using the Extend app and performing different actions.

In this section, we provide an overview of different sections of the app displayed in the main navigation and the actions available to you if you click the Create New + button.

Let's take a look! 👀

Navigate the home page



Here is how the main navigation items work:

Home
View insights across company spend and expense activity, including team cards, budgets, and key alerts.

Activity Page
Turns the home screen into an action center, showing a curated list of tasks that need your attention. Highlights missing receipts or expense codes, outstanding card and budget requests, and helps keep spending and reconciliation on track.

My Wallet
Your central hub for managing your registered credit card accounts (physical cards), virtual cards, budgets, transactions, and reimbursements.

Manager Review
Enables managers to review and flag their team's card spend and reimbursements, receipts, and coding tasks—helping keep expenses on track and supporting faster reconciliation for finance and bookkeepers.

Budgets
View a list of all your budgets and any budgets in the org that you have permission to see. You can also view budget requests if your role permits budget management.

Cards
View all cards—**registered credit card accounts (physical cards), virtual cards, and bill pay cards**—that belong to you and those you have permission to view. You can also view card requests and take actions based on your role permissions.

Card Transactions
A one-stop shop to view a list of all **card transactions**—including yours and any others in the org that you're permitted to view. You can also submit new expenses for reimbursement here.

Accounting
This section of the app will only appear for select admin roles in the organization. Here, they can review **reimbursements** submitted by employees and comprehensive **expense reports** for reconciliation.

People
View a list of all members in your org, plus any vendors and guests you may have added. You can also invite people to join your organization and assign specific roles and teams if your role permits.

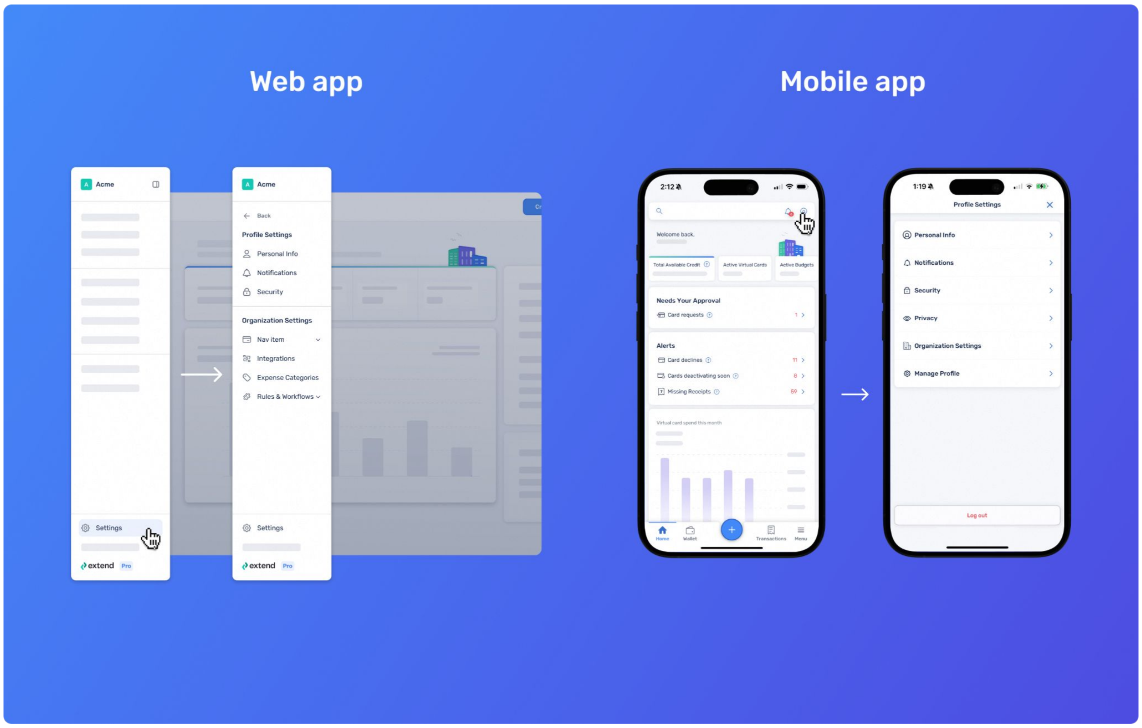
Help & Support
A hub for education and resources, including the help center, an onboarding checklist, this guide, a 24/7 chatbot, and customer support.

Navigate the Home continues on the next page.

Manage your settings

From the web app, click on the gear icon to manage your **profile settings** and the broader **organization settings** (if your role permits), like setting up teams, expense codes, and accounting integrations.

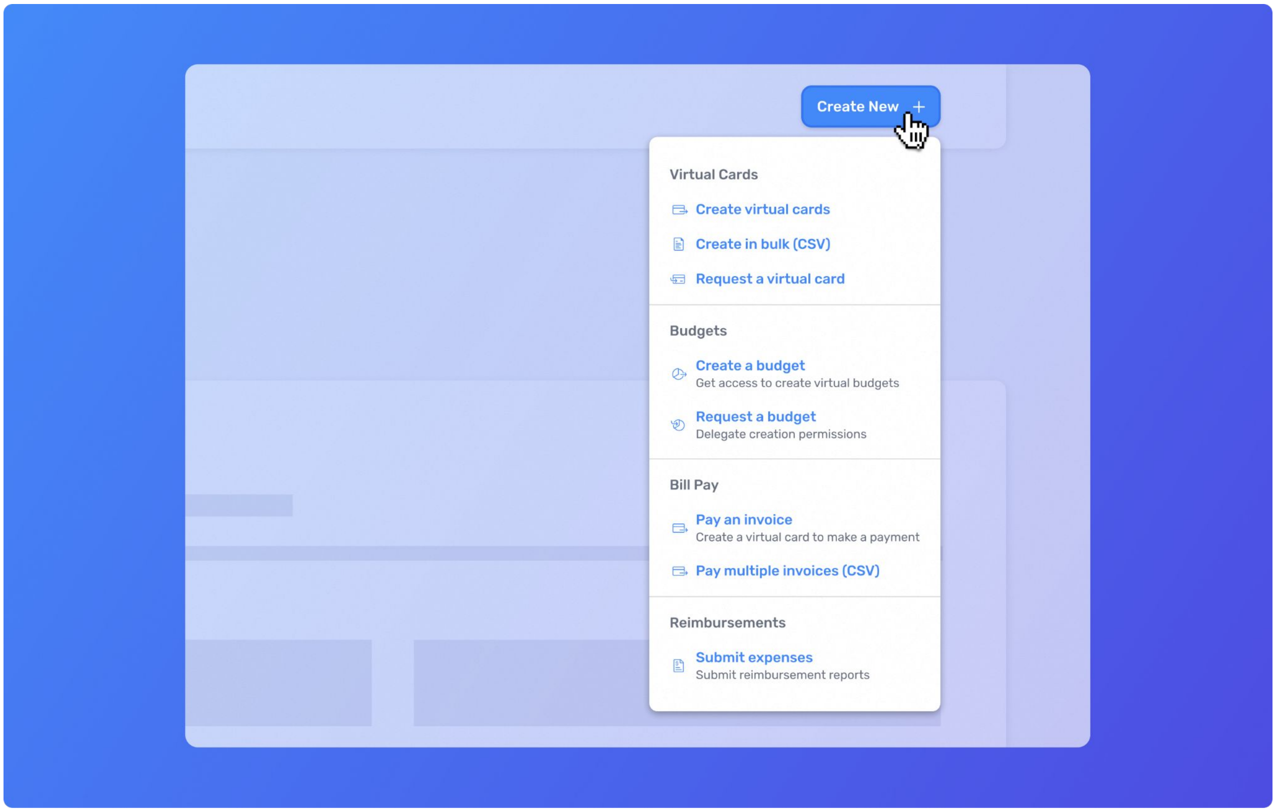
From the mobile app, you may only manage your profile settings.



Navigate the Home continues on the next page.

Use the “Create New +” Button

The Create New + button is a key element in the Extend app. Based on your role and cardholder status, you can use this button to quickly do a lot of things.

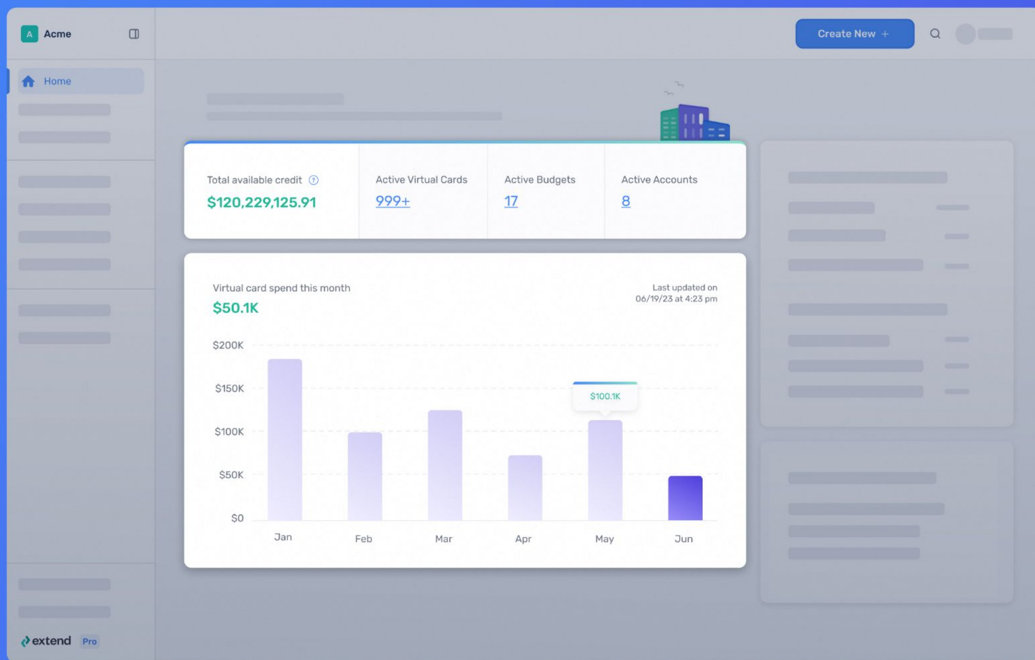


Here’s a list of all possible functions you might see on the Create New + menu:

- Virtual Cards
    - Create virtual cards
    - Create in bulk (CSV)
    - Request a virtual card
- Budgets
    - Create a budget
    - Request a budget
- Bill Pay
    - Pay an invoice
    - Pay multiple invoices (CSV)
- Expense reports
    - Create expense report
- Auto-match receipts (mobile app only)

View activity and real-time spend on the home page

Home page spend chart on the Extend web app



All users have an **activity feed** on the home page where they can view unread in-app notifications, complete tasks, and review any requests requiring their approval (if their role permits).

If permitted, certain user roles in the org can also view **spend insights**, including total monthly card spend, the current month's spend progress, and other key metrics:

- Total available credit across virtual cards
- Active registered credit card accounts (physical cards)
- Active virtual cards
- Active budgets

These home page insights empower you and your team to streamline workflows and take quicker action by accessing alerts, requests, and approvals directly on the home page.

Bonus 🔒
Be sure to set up two-factor authentication in your profile settings for added security.

04. Card registration

Register your company cards

The most crucial step to using Extend starts with registering a company credit card. Users who hold the Owner, Admin, or Card Manager roles may register their company credit card in Extend. Once registered, you can view, code, and reconcile card transactions, capture receipts, and fund budgets and virtual cards for different expenses.

📍 To enroll your card, select **"Enroll Card"** from the Home page, and you'll be guided through the registration steps.

With your card registered in Extend, you now have a whole expense management platform at your fingertips. Are you ready for a new era of time-savings and peace of mind?

Note: Some legacy organizations may need to manually connect their physical card transactions feed in Organization Settings to see all physical card transactions.

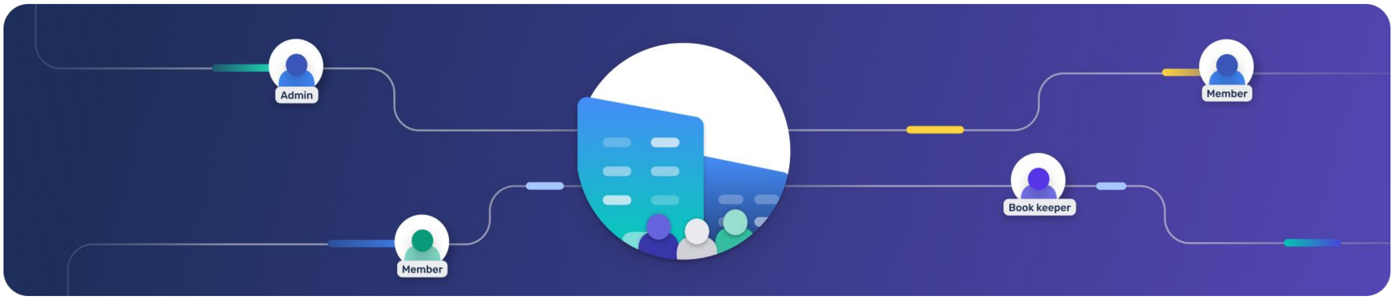
**The physical card transactions feed is available through select bank partners.*

Additional resources

- How to register a card account
- Need help with registration? Get in touch with our support team.

05. Team invites and roles

Set up your team for success



Make sure to invite other folks in your company to onboard with Extend. When you invite your team to join your organization—or "org"—in Extend, you gain full visibility into spending while doing away with manual expense reports and receipt chasing.

You can also assign different roles with dedicated permissions and add users to designated teams to streamline expense management. Teamwork makes the dream work! 💪

Best Practice 🚀
Before you invite everyone to join, we recommend introducing Extend to your company with this handy **email template**. Customize it to suit your needs!

Get to know your roles

📍You can assign roles upon invitation or at any other time from the People page. Note that only the Owner and Admin can invite and remove members from the org.

The **Owner** is typically the card program administrator for your company and likely the person who set up Extend. This role has full control and permissions, can register a credit card account, and can access all registered credit card accounts in the org. If needed, this role can be re-assigned at any time.

An **Admin** is typically someone who works closely with the Owner and helps manage org membership and user permissions. They can register a credit card account and access all registered credit card accounts in the org. They might be an operations manager or a department head.

A **Card Manager** is an individual with a company card or an employee who needs access to other cards in the org. They can register a credit card account and be granted edit access to other registered credit card accounts at the discretion of the Owner.

A **Bookkeeper** is an individual who gets view-only access to credit card accounts, virtual cards, and budgets within the org for reporting and reconciliation. They are typically an accountant, controller, or finance lead. The Owner and Admin can also customize which credit card accounts each Bookkeeper can view, if they need to ensure selective visibility.

A **Member** is an employee of your company who may need to make a purchase with a virtual card or manage a budget, but they do not require any admin permissions. They can only see activity related to their own virtual cards and budgets.

A **Guest** is an individual who has limited functionality and visibility within your organization. They are likely a freelancer, intern, or contract employee for your company.

Check out the full [roles and permissions table]() for more details.

Permission	Owner 1 per org	Admin 30 per org	Bookkeeper 30 per org	Member Unlimited	Guest Unlimited
Spend activity					
Card accounts					
Register a card account	●	●	●	●	
View all accounts in the org	●	●	○		
View your own accounts	●	●	●	●	
Budgets					
View all budgets in the org	●	●	○		
View your budgets (budget creator or user)	●	●	●	●	
Request a budget	●	●	●	●	
Virtual cards					
View all virtual cards in the org	●	●	○		
View your own virtual cards	●	●	●	●	●
Attach receipts	●	●	●	●	●
Add your own virtual cards to mobile wallet (dependent on bank)	●	●	●	●	●
Transactions					
View all transactions in the org	●	●	○		
View your own transactions	●	●	●	●	●
Tag expense categories and add notes to your transactions	●	●	●	●	●
Edit expense categories and notes on transactions in the org	●	●	○		
Attach receipts	●	●	●	●	●

○ = Visibility/access to permitted accounts and sub-accounts only

Other roles for spend management

In addition to the core roles listed, the Owner and Admin can also assign two other roles in the organization to help manage specific accounting operations:

The **Reimbursement Approver** is an optional role that oversees reimbursable expenses. If the Owner or Admin activates the reimbursements feature and assigns an approver, this role will be the only user who can approve or reject reimbursements for the org.

📍You can assign this role from the Business Rules tab on the Organization Settings page.

The **Card Approver** is an optional role that serves as the final approver (after approval by the funding source owner) for all virtual card requests, updates, and new cards created over a specific dollar threshold. Only one Card Approver may be assigned per org.

📍You can assign this role from the Business Rules tab on the Organization Settings page.

Organize your teams

In addition to assigning user roles, you can also build Teams for your organization in the Organization Settings. Just name the team and add members. A user's team assignment will appear in their user profile and on the Org Members list.

FAQs

Who can invite people to join Extend?
Only the Owner and Admin roles have permission to invite and remove members from the org.

What happens after I invite someone?
The invitee will receive an email with a link to create a profile and join your org. If they already have an Extend profile, they will receive an invite to join your org via email and in the app.

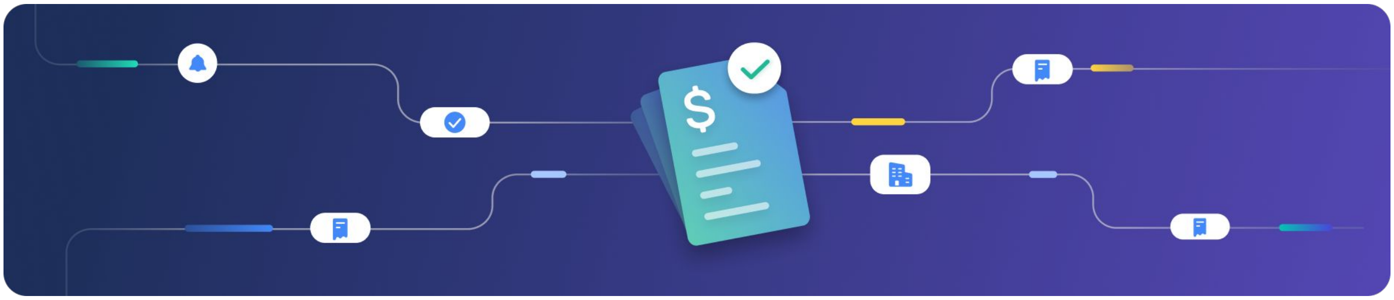
What should I do about people outside of my company?
If a contractor, interviewee, or freelancer needs to make a business purchase on behalf of your company (whether with a virtual card or as a reimbursement), you should invite them as a Guest of your organization. A Guest can view their own virtual cards and transactions, attach receipts, and submit reimbursable expenses. They cannot register a credit card account, request virtual cards or budgets, use a budget, or view org information, like members or settings.

Additional resources

- Invite your team
- How to assign roles and permissions
- Guide to Extend user roles

06. Expense codes and integrations

Automate your accounting processes



Save hours of manual reconciliation by automating your expense coding and syncing Extend with your accounting software. Extend's integration provides a rich data set for all synced transactions, as it records metadata that your credit card issuer may not have.

When you connect with your accounting or ERP software—like QuickBooks Online, QuickBooks Desktop or NetSuite—and set up your expense category codes in Extend, you and your team can tag transactions with codes from your general ledger. You can even create expense category rules that will automatically tag expense categories to transactions according to specific conditions.

Tagged transactions will map to your connected general ledger along with virtual card metadata and receipts, making for cleaner bookkeeping and more time to focus on your business.

🔐 **Feature availability**

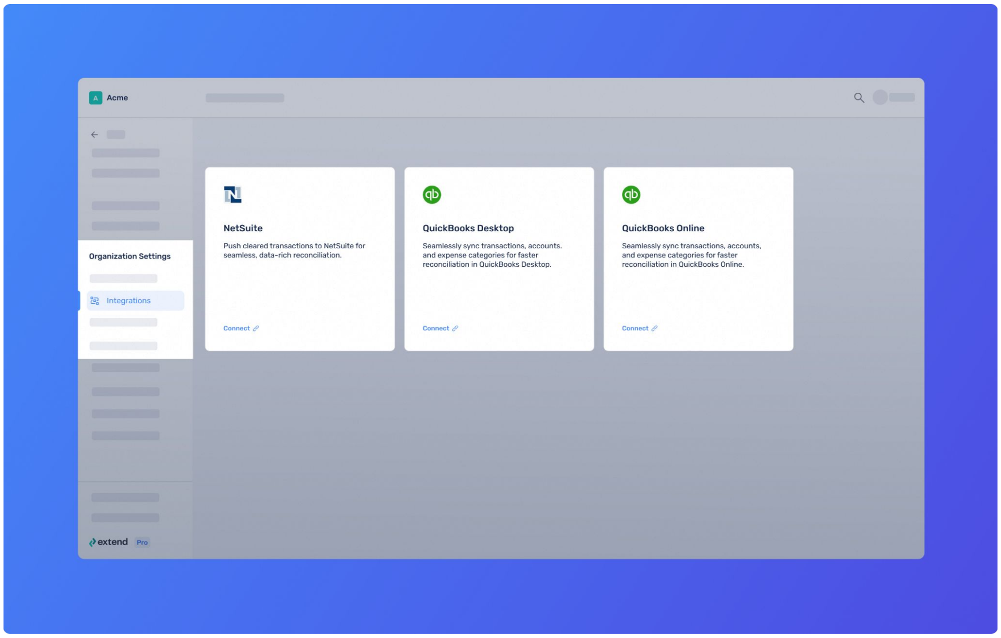
Accounting integration is available to select supported banks and organizations on the **Pro** and **Enterprise** plans.

If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

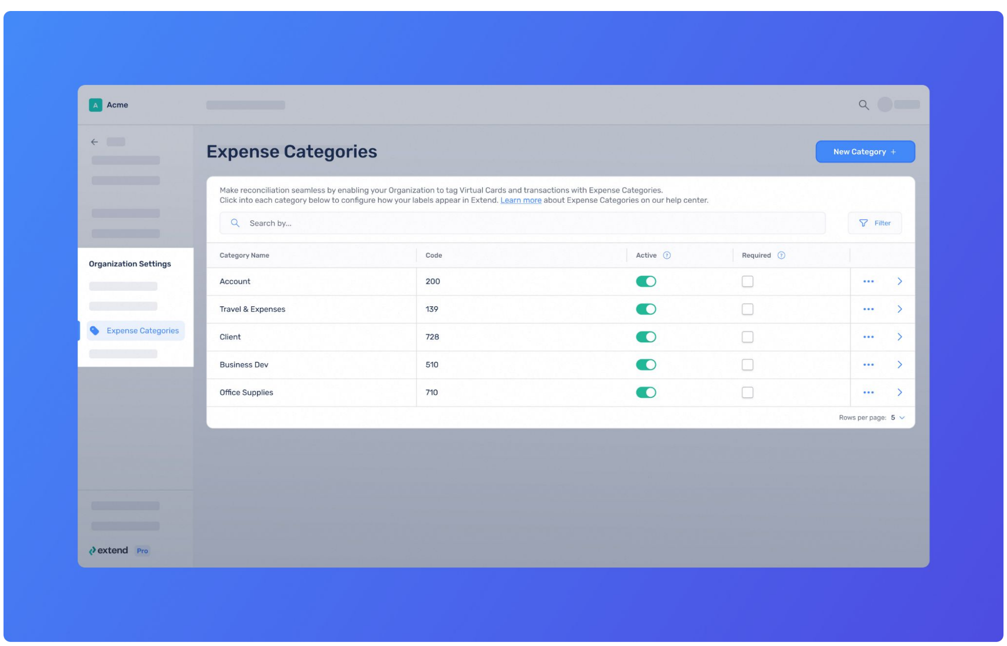
See How it Works on the next page.

How does it work?

1. The Owner, Admin, and Bookkeeper can **set up expense category codes** in one of two ways:
   a. **Automatically add your codes through an integration** on the Integrations tab in your org settings. Once connected, Extend pulls in the chart of accounts associated with your registered credit card account.



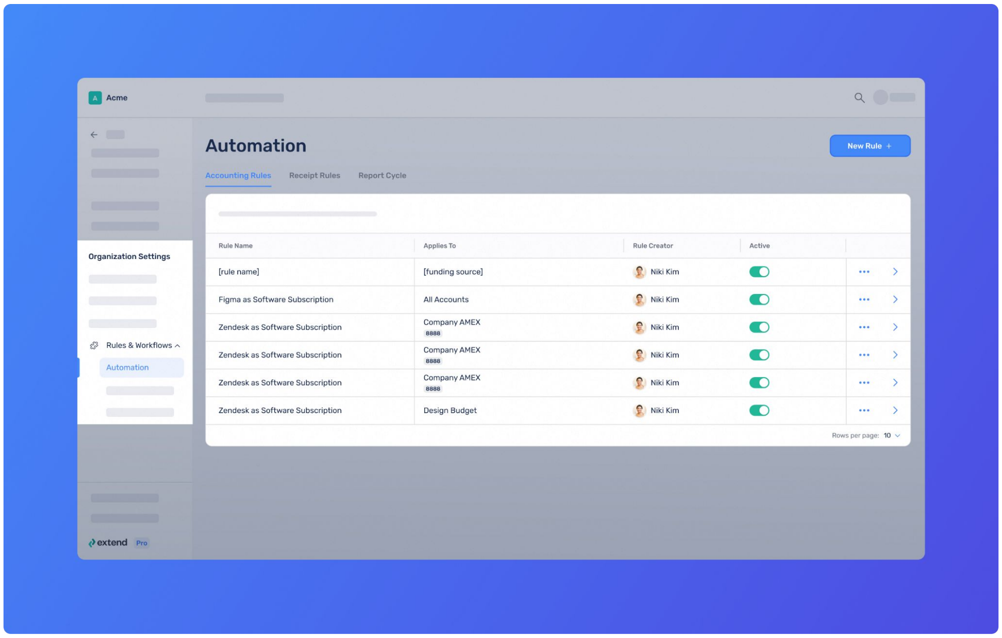
   b. **Manually add your codes** on the Expense Categories tab in your org settings. [Reach out](#) for help importing your codes.



2 Once you've set up the expense categories, your team can **tag virtual cards and transactions.**

If a purchase spans multiple purposes, you can split a single transaction across multiple expense categories to keep reporting accurate.

Additionally, you can streamline workflows by enabling AI- and rules-based conditions that will automatically code your transactions in the Accounting Automation tab in your org settings.



3 **Sync the Extend data with your general ledger** in one of two ways:

a. As transactions clear, you can **push the transaction data from Extend to your integrated accounting software**. The data will automatically map to the appropriate fields, making reconciliation totally seamless.

b. If you don't use an integration, you can **upload exported .CSV files to your accounting software** to record transactions in your general ledger. The expense category codes applied to transactions will appear on any reporting you export from Extend.

Bonus 🚀

Want to reconcile your whole credit card statement with Extend? You can **import your physical card transactions*** into Extend and tag with expense codes for a comprehensive view of all company card spending.

**Available with select bank partners.*

FAQs

Who can set up and manage expense category codes, rules, and accounting integrations?
The Owner, Admins, and full-visibility Bookkeepers have permission to set up and edit expense category codes and rules, as well as connect accounting integrations. However, to complete an integration, you will also need to be an admin of your accounting software.

What accounting integrations does Extend offer?
Currently, Extend offers integrations with QuickBooks Online, QuickBooks Desktop and NetSuite. Stay tuned as we roll out more integrations!

What data syncs from Extend to my accounting software or ERP system?
The data fields vary slightly by platform.

- In **NetSuite**, you will see the transaction date, transaction amount, merchant, expense category codes (account, location, department, classification, vendor), custom segments, virtual card metadata (virtual card name, last 4 digits of virtual card, registered card name, last 4 digits of registered card, transaction reference ID), and any receipt attachments and notes from Extend. *Note: transaction reference ID is bank dependent.*
- In **QuickBooks Online**, you will see the transaction date, transaction amount, merchant, expense category codes (account, location, project/customer, class, vendor), and virtual card metadata (virtual card name, last 4 digits of virtual card, registered card name, last 4 digits of registered card, transaction reference ID), and any receipt attachments and notes from Extend.
- In **QuickBooks Desktop**, you will see the transaction date, transaction amount, merchant, expense category codes (account, location, project / customer class, vendor), and virtual card metadata (virtual card name, last 4 digits of virtual card, registered card name, last 4 digits of registered card, transaction reference ID).

Can I import my physical card transactions into Extend?
Select bank issuers support importing physical credit card transactions into Extend. If you qualify, you can follow these steps to set it up. This is a great way to maintain visibility over all card spending in one convenient place.

Can I edit a transaction's expense category after it's been synced to my accounting system?
No. Once a transaction has been synced to an accounting system, split details can no longer be edited in Extend. Any changes must be made directly in your accounting software.

Additional resources

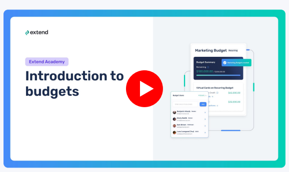
- Expense Management & Reconciliation webinar
- Create and manage expense categories
- Create expense category rules
- Integrate with your accounting software
- Reach out for assistance

Allocate budgets for any kind of spend

Budgets organize virtual cards and allocate funds by project, department, client, location, or any expense category. What makes the budget feature unique is that you can **share a budget with your team so they can create and send their own virtual cards** within the budget limit. It's a powerful feature that gives you and your team added flexibility around managing spend.

Here are three ways you and your team can benefit from budgets:

- 💪 Empower your team to **create and send virtual cards on demand** from a pre-approved budget.
- 💳 Co-manage a budget so **more than one person can approve** and create virtual cards.
- 🌴 Allow another teammate to **temporarily manage cards and requests** while you're on vacation.



Watch the video to learn more about how budgets can work for your company.

🔐 **Feature availability**

Virtual cards are available with select banks partners. If your bank isn't supported, you can still use Extend for expense management.

Advanced expense management features are available on the **Pro** and **Enterprise** plans. If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

See How it Works on the next page.

How does it work?

📍**Any registered cardholder can create budgets from the Create New button and manage them from the Budgets page.**

- First, create a budget and define the spending limit for a department, project, location, etc.
- Share it with anyone who requires access to the budget—up to 10 people. These folks then become the "budget users" with you as the "budget creator."
- Budget users can create, send, update, and deactivate virtual cards as needed, and you get real-time visibility over all budget activity.

Note: The Owner, Admins, permitted Card Managers, and the user who created a budget are the only people who can edit the spending limit and controls on a budget.

🔎**Did you know?**
Folks on your team can also **request a budget**—say for a project they're managing or for business travel. Simply select "Request a budget" from the Create New button and fill out the request details.

Types of budgets

Extend offers three types of budgets to fit different business needs. With any budget, when funds run out, you can't create more virtual cards from that budget. But you can update the budget limit, controls, and users at any time.

Standard budget: A standard budget has a set spend limit. Anyone with access to a standard budget can create as many virtual cards as needed within the set limit. This budget is ideal for project-based spending.

Recurring budget: A recurring budget has a limit that you can schedule to automatically reset funds at your chosen frequency—daily, weekly, or monthly. Any remaining balances will not roll over as the budget resets to the original limit. This is a great option to sync with recurring subscriptions or monthly travel expenses.

Unlimited budget: An unlimited budget does not have a set spend limit—the budget is only limited by the credit limit of its funding source (the bank-issued registered card). This budget is ideal for cases in which you want someone else to manage virtual card payments.

> 💡For example, you might send the finance manager an unlimited budget. This way, they can easily pay bills from your card, while you still have full visibility—eliminating the need for physical card-sharing or having to approve every virtual card request.

Best practice 🚀
Add yourself as a budget user to the budgets you set up so you, too, have the ability to create, update, and deactivate virtual cards.

FAQs

How many people can you assign to a single budget?
Up to 10 people can share a budget at one time. You may add and remove budget users at any time.

Can I send a budget to someone outside of my organization?
No, for greater security and control, budgets are a feature exclusive to your organization in Extend.

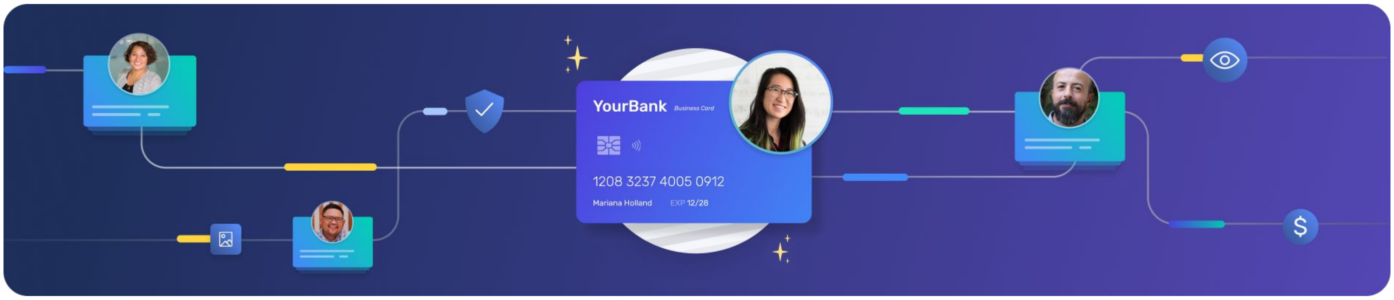
Can you re-assign virtual cards from one budget to another?
Virtual cards cannot be reassigned from one budget to another. You would have to deactivate the original virtual card and create a new one under the correct budget.

Additional resources

- What is a budget?
- How to create a budget
- How to request a budget

08. Virtual cards

Create virtual cards for every payment



With Extend, you and your team can use virtual cards wherever credit cards are accepted. Anyone with a registered credit card or a budget in Extend can **create virtual cards and send them to anyone who needs to charge an expense.** Your team can even request cards when needed.

A virtual card is a digital version of your credit card with its own unique card number, card verification code (CVC), and expiration date.

Using virtual cards to make company card payments prevents exposure of your real credit card information to fraud. Only the virtual card recipient can see the full virtual card number, while the primary credit cardholder and org admins can only see the last four digits of the card in the app and on reporting.

🔐 **Feature availability**

Virtual cards are available with select banks partners. If your bank isn't supported, you can still use Extend for expense management.

Advanced expense management features are available on the **Pro** and **Enterprise** plans. If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

See How it Works on the next page.

Recurring cards can be set to automatically replenish on a custom schedule. At the end of each cycle, the card will reset to the original limit, and any remaining credit will not roll over. This card type is ideal for subscriptions, monthly platform costs, and other recurring expenses.

🧾**Bill pay** allows you to pay an invoice with a virtual card. Check out the next section for more details.

> **If you're a Manager:**
>
> You'll receive an alert in your Activity Feed when an expense from one of your direct reports is ready for review. Click **Expenses to Review** to view the item and optionally flag it if something looks off — review helps the finance team during reconciliation.

How does it work?

🧾**Availability:** Virtual card creation is only available with select bank partners. If your bank isn't supported, you can still use Extend for reimbursements and expense management.

For Owners, Admins, Card Managers, and budget users:

📍**Create a virtual card** from the Create New button.

- Choose the card type, select a funding source—a credit card registered in Extend or a budget—and set the card limit, expiration date, and any other controls.
- Send the virtual card to the person who needs to make a payment (could even be you!), using just their email address. They'll receive it in an instant.
- You'll receive alerts for all transactions made on the virtual card.
- If needed at any time, deactivate the virtual card or update the limit and expiration date.

For team members:

📍**Request virtual cards** from the Create New button.

- Members of the org can request virtual cards and updates to cards in the app.
- The owner of the funding source (either a registered card or a budget) can manage virtual card requests as they come in. Owners, Admins, and permitted Card Managers may also manage card requests.

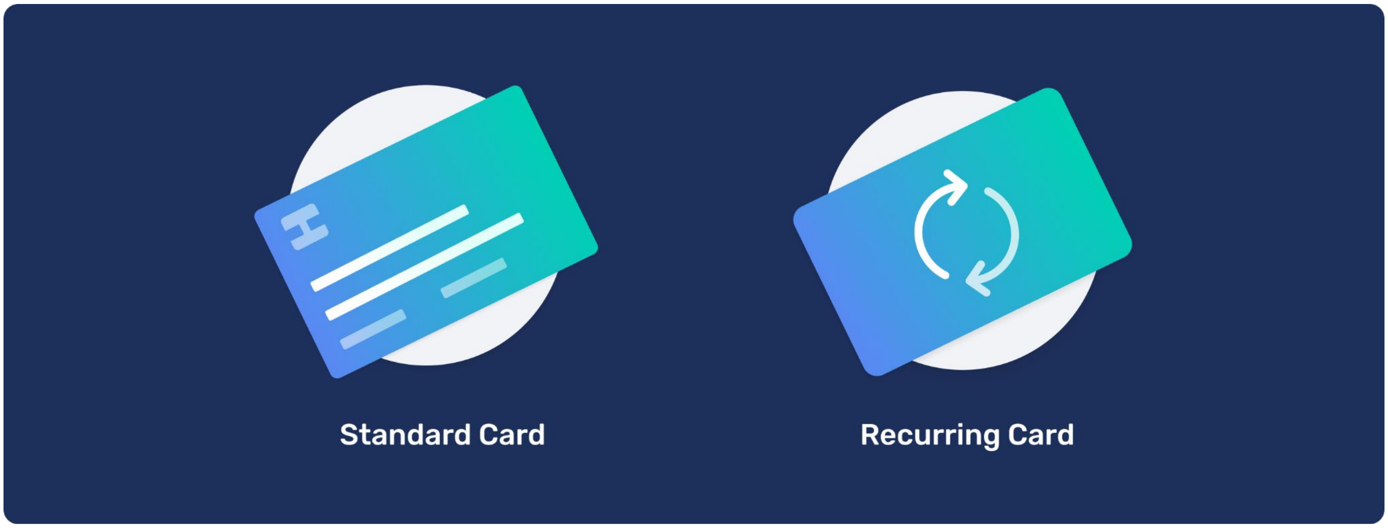
Note: If your organization has an assigned **Card Approver**, all virtual card requests, updates, and new cards created over the designated threshold will require a final approval (after approval by the funding source owner).

🔎**Did you know?**

You can add virtual cards to your mobile wallet for contactless payments. Mobile wallet is available with select bank partners.

Types of virtual cards

Similar to budgets, Extend offers different types of virtual cards for different payment needs.



Standard cards are great for one-time payments or to use like a regular charge card. Once the card limit is reached, users won't be able to transact on the card anymore. You can set the card controls and use the card to pay a bill or send it to an employee who needs to make a purchase, like a client meal or office supplies.

Recurring cards can be set to automatically replenish on a custom schedule. At the end of each cycle, the card will reset to the original limit, and any remaining credit will not roll over. This card type is ideal for subscriptions, monthly platform costs, and other recurring expenses.

🧾**Bill pay** allows you to pay an invoice with a virtual card. Check out the next section for more details.

If you're a Manager:

You'll receive an alert in your Activity Feed when an expense from one of your direct reports is ready for review. Click **Expenses to Review** to view the item and optionally flag it if something looks off — review helps the finance team during reconciliation.

How does it work?

🧾**Availability:** Virtual card creation is only available with select bank partners. If your bank isn't supported, you can still use Extend for reimbursements and expense management.

For Owners, Admins, Card Managers, and budget users:

📍**Create a virtual card** from the Create New button.

- Choose the card type, select a funding source—a credit card registered in Extend or a budget—and set the card limit, expiration date, and any other controls.
- Send the virtual card to the person who needs to make a payment (could even be you!), using just their email address. They'll receive it in an instant.
- You'll receive alerts for all transactions made on the virtual card.
- If needed at any time, deactivate the virtual card or update the limit and expiration date.

For team members:

📍**Request virtual cards** from the Create New button.

- Members of the org can request virtual cards and updates to cards in the app.
- The owner of the funding source (either a registered card or a budget) can manage virtual card requests as they come in. Owners, Admins, and permitted Card Managers may also manage card requests.

Note: If your organization has an assigned **Card Approver**, all virtual card requests, updates, and new cards created over the designated threshold will require a final approval (after approval by the funding source owner).

🔎**Did you know?**
You can add virtual cards to your mobile wallet for contactless payments. Mobile wallet is available with select bank partners.

Best practice 🚀
As part of accounting hygiene, we recommend you deactivate virtual cards no longer in use or needed. You can always reactivate a card, if necessary. This is an easy way to control payments and reduce exposure to fraud.

FAQs

Who can I send a virtual card to?

You can send a virtual card to anyone! You can send a standard or recurring card to members and guests of your organization. If you send a card to someone not in your org, they will automatically become a guest. But you can also use the Bill pay feature to pay an invoice with a virtual card to a vendor outside of your organization.

Can I send a virtual card to myself?

Yes, this is a great option when you need to pay invoices or make an online purchase. You can basically put your physical card away and use more secure virtual card numbers going forward.

Can I change the spend limit, funding source, or other controls on a virtual card?

Once you create a virtual card, you may only update the spend limit, expiration date, and frequency (if it's a recurring card). You may not change the funding source or the card recipient.

Who can create virtual cards?

Virtual card creation is available only through select bank partners that support Extend. If your bank isn't a partner, you can still use Extend's expense management tools, but virtual card creation is currently unavailable.

What do I do if there's fraud on a virtual card?

If you experience any fraudulent activity on a virtual card, immediately deactivate that virtual card and contact your bank.

Why is a virtual card recipient being asked to provide personal information?

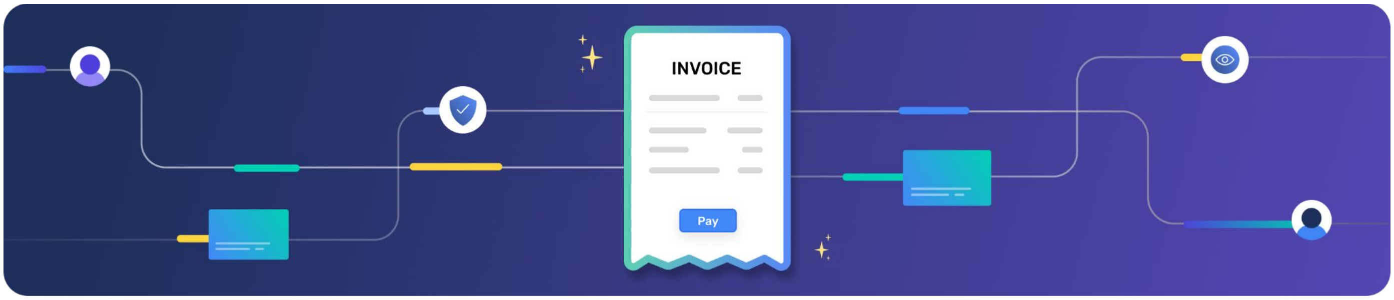
For regulation and security purposes, banks are required to screen anyone who has access to a payment card. This is why a virtual card recipient may be asked to provide their birth date and address. Extend does not use or keep this information.

Additional resources

- Virtual card guide
- Virtual card management instructions

09. Bill pay

Pay invoices with secure virtual cards



Paying invoices can be a cumbersome task. Calling each vendor to make a payment or waiting for paper checks to process adds time constraints to your already busy day.

Extend provides finance and accounts payable teams with a dedicated workflow to **easily pay vendors with the control and security of virtual cards**.

With bill pay, you can:

- **Easily pay an invoice**—one at a time or in bulk—all while reaping credit card rewards
- **Control charges and prevent fraud disruptions** by providing vendors with a secure, easy-to-process payment
- **Cut down on paper checks and track AP payments** in real time for improved cash flow and budgeting

🔐 **Feature availability**

Virtual cards are available with select banks partners. If your bank isn't supported, you can still use Extend for expense management.

Advanced expense management features are available on the **Pro** and **Enterprise** plans. If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

See How it Works on the next page.

How does it work?

📍On the web app, create a virtual card specifically for invoice payment from the Create New button.

For the bill payer (virtual card creator):

1. Select “Pay an invoice” or “Pay multiple invoices (CSV)” to get started.
2. You can send the virtual card(s) to yourself (to pay over the phone, etc.) or you can send a virtual card directly to the vendor.
3. If you choose to send a payment directly to the vendor from Extend, they will receive an email with a secure link to the virtual card.
4. Track and organize all your invoice payments from the “Bill Pay” page on the main navigation.

For the vendor (virtual card recipient):

- If you send the virtual card to the vendor (not to yourself), they will receive an email from Extend with a secure link to the virtual card details and instructions on how to process the payment.
- To ensure compliance with the law, the vendor may be prompted to complete a one-time screening process before they can access the virtual card.

FAQs

Who can I send a bill pay virtual card to?
You can send a bill pay virtual card to yourself (card creator) or to a recipient/vendor outside of your organization.

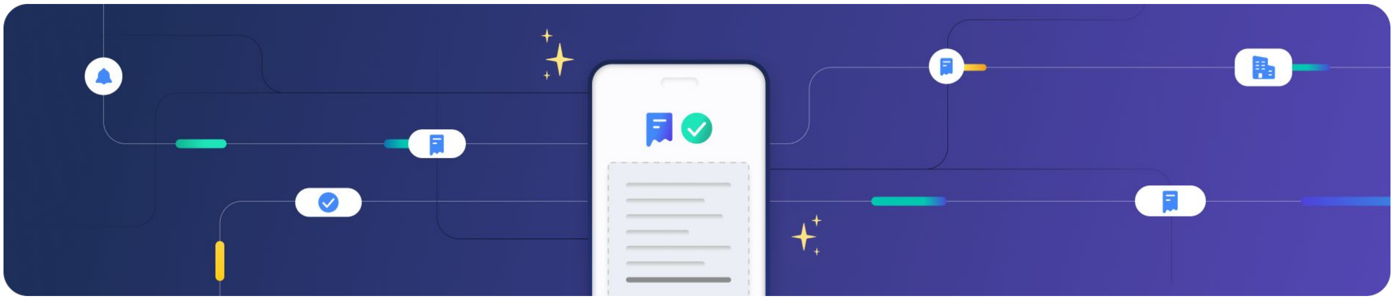
Who can view the bill pay virtual card number?
Currently, only the creator of that card in your organization and the vendor recipient can view the full virtual card number. Owners, Admins, and permitted Bookkeepers and Card Managers can only see the last four digits of the virtual card number.

What happens if the vendor loses the email with the payment?
Bill pay card creators can resend the email at any time. Navigate to the bill pay virtual card details in Extend and resend the payment.

Additional resources

- Bill pay demo video
- How to pay an invoice

Manage company-wide receipt documentation



Extend makes it easy for users to attach receipts and for finance teams to manage receipt documentation. You can **set "receipt required" rules**, easily **see which transactions are missing receipts**, and **send reminders** to users who need to attach them. At the end of the month, you can export all the receipt attachments matched to their corresponding transactions. Consider this a win for the finance team!

🔐 **Feature availability**

Advanced features such as AI-powered receipt auto-matching, customizable receipt rules and reminders are available to select supported banks and organizations on the **Pro** and **Enterprise** plans.

If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

How does it work?

Set receipt rules

The **Owner and Admins** can set receipt rules in Extend for the company to follow. You can customize mandatory receipts for:

- All transactions
- All transactions over a designated dollar amount
- Individual virtual cards — the receipt rule can be turned on/off in the card details.

Any time you update a receipt rule, everyone on your team will get an alert from Extend—no excuses now, huh?

📍To manage your org's receipt rules, visit the Business Rules tab on the Organization Settings page or select "Receipt Rules" from the Receipt Tools drop-down menu on the Transactions page.

Attach receipts

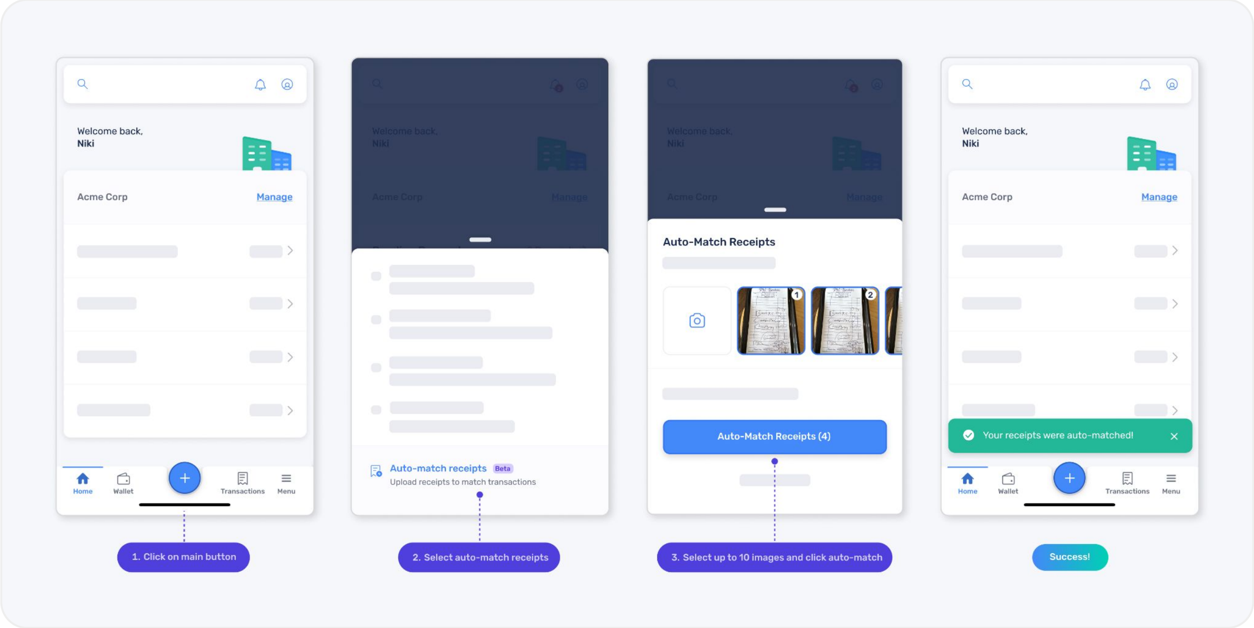
Extend supports BMP, GIF, JPG, PNG, TIF, and PDF file attachments.

📍You can attach your receipts in a few ways:

1. **Email forwarding**: From your registered email address, email or forward your receipt(s) directly to receipts@paywithextend.com. Your receipt will automatically match to the corresponding transaction. File size restrictions may apply depending on your email client.
2. **Auto-matching in Extend**: From the Create New menu or the Card Transactions page (on web or mobile), upload up to 10 receipt image(s) or files at a time and voilà… Extend will automatically analyze and match them to the correct transactions.
3. **Auto-matching via SMS (text message)**: Reply to Extend's receipt alerts or send a receipt via SMS to automatically match it to the correct transaction while you're on the go.
4. **Manual attachment**: From the Transactions page, locate the transaction to which you'd like to attach a receipt. Select the transaction and "Add receipt" on the transaction details screen.

🔎Did you know?

You can easily capture and attach receipts on-the-go with receipt auto-matching.

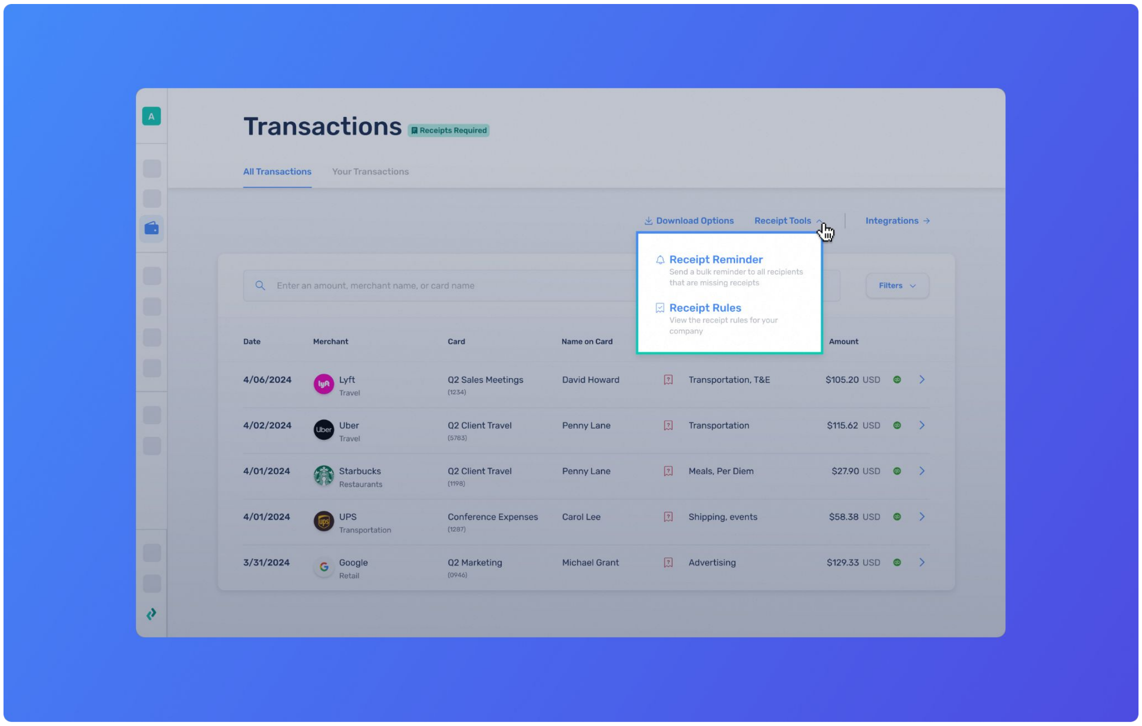


How Does it Work continues on the next page.

Send receipt reminders

The **Owner, Admins, and Bookkeepers** can remind users to attach receipts with in-app reminders. You can send one bulk reminder to everyone with missing receipts or by individual transactions. Users will receive in app alert, email, and will be able to see which expenses still need a receipt.

📍To send a receipt reminder, go to the Card Transactions page within the Expenses section, then select "Receipt Reminder" from the Receipt Tools drop-down menu or click the red missing receipt icon in the Transactions list.

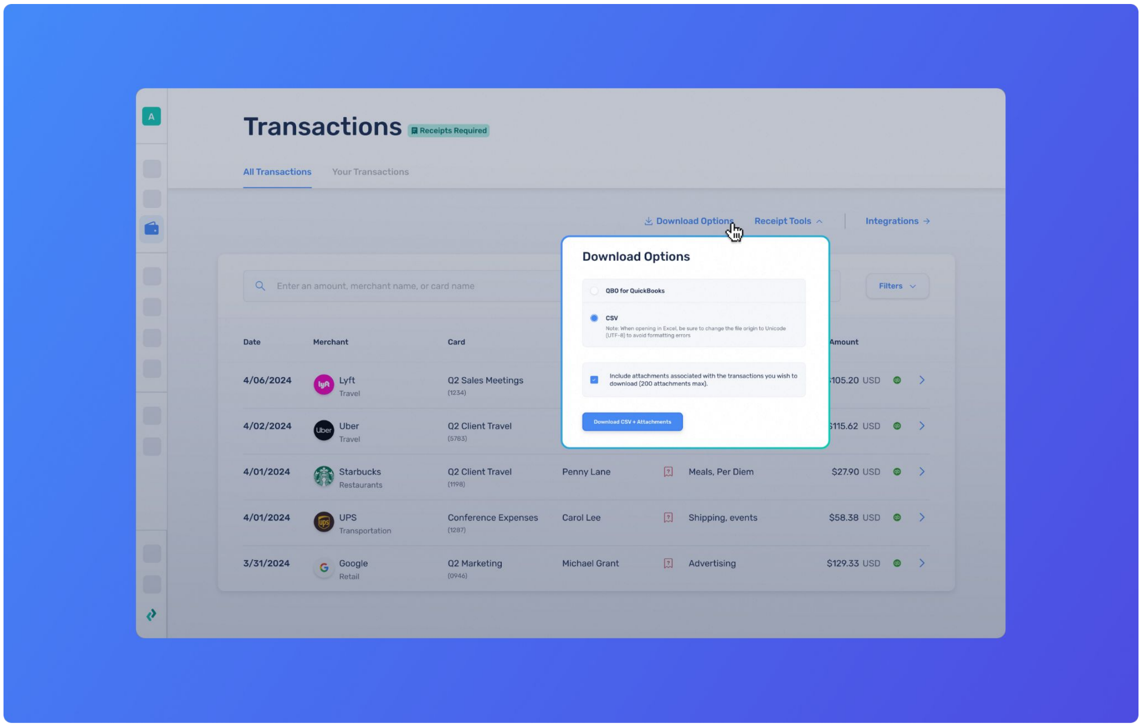


How Does it Work continues on the next page.

Export receipts

All users can export transaction data with attached receipts and notes for any transactions they have access to, based on their role and permissions. With everything already matched, there's no manual reconciliation so you are audit-ready!

📍 From the Card Transactions page within the Expenses section, apply filters as needed and select "Download" to export the data.



Best practice 🚀

Give your finance team a break from receipt chasing! Set your receipt rules ASAP to help your employees stay compliant.

See FAQs on the next page.

FAQs

Who can manage receipt rules and reminders?

The Owner, Admins, and Bookkeepers can set and change the receipt rule for their org, as well as, send receipt reminders to all users in their org who are missing required receipts. Bookkeepers can send receipt reminders, but they cannot control the receipt rule.

Where can I view receipt reminders?

Each person will receive an email and an in-app alert with a link to a pre-filtered view of their transactions missing receipts. Even if they have multiple missing receipts, they will only receive one reminder per day.

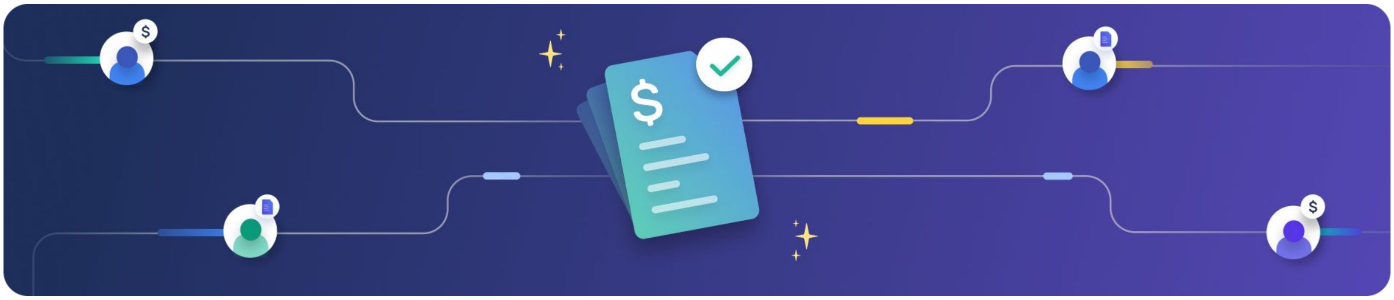
Can I exclude specific transactions or virtual cards from a receipt rule?

The Owner, Admins and Bookkeepers can click on a cleared transaction and scroll down to the section where they can disable the receipt rule for that specific transaction. They can also turn a receipt rule on/off for individual virtual cards within the card details page.

Additional resources

- How to attach receipts
- How to download transactions and receipts

Capture expenses for reimbursement



Extend also offers expense management beyond company card spending. Give your employees and guests of your org one convenient place to **easily submit expenses for reimbursement**. Your finance team will get a more holistic view of spending while ensuring reimbursable expenses don't slip through the cracks.

With the reimbursements feature, you can **assign someone in the org to oversee and approve all reimbursable expenses**. This person is your "approver," and they are the only one who can approve or reject reimbursements.

🔐 **Feature availability**

Reimbursements are available to select supported banks and organizations on the **Pro** and **Enterprise** plans.

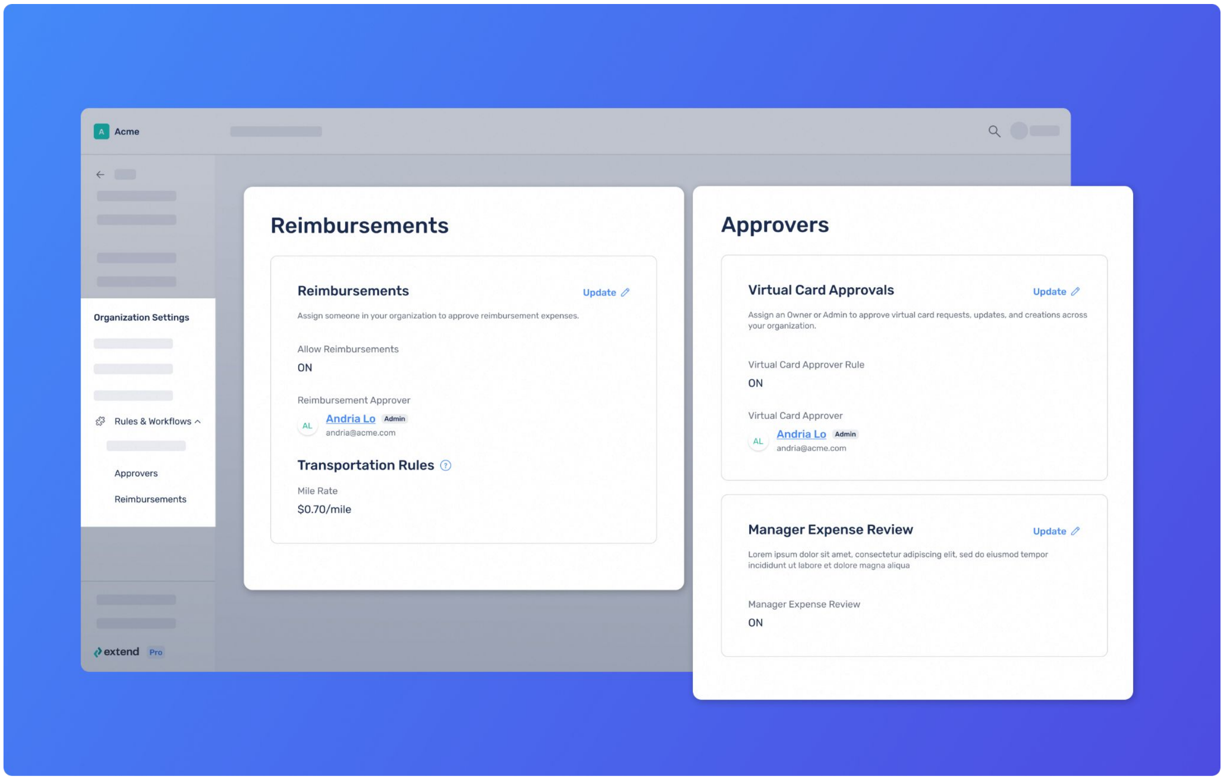
If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

See How Does it Work on the next page.

How does it work?

Activate reimbursements and assign an approver:

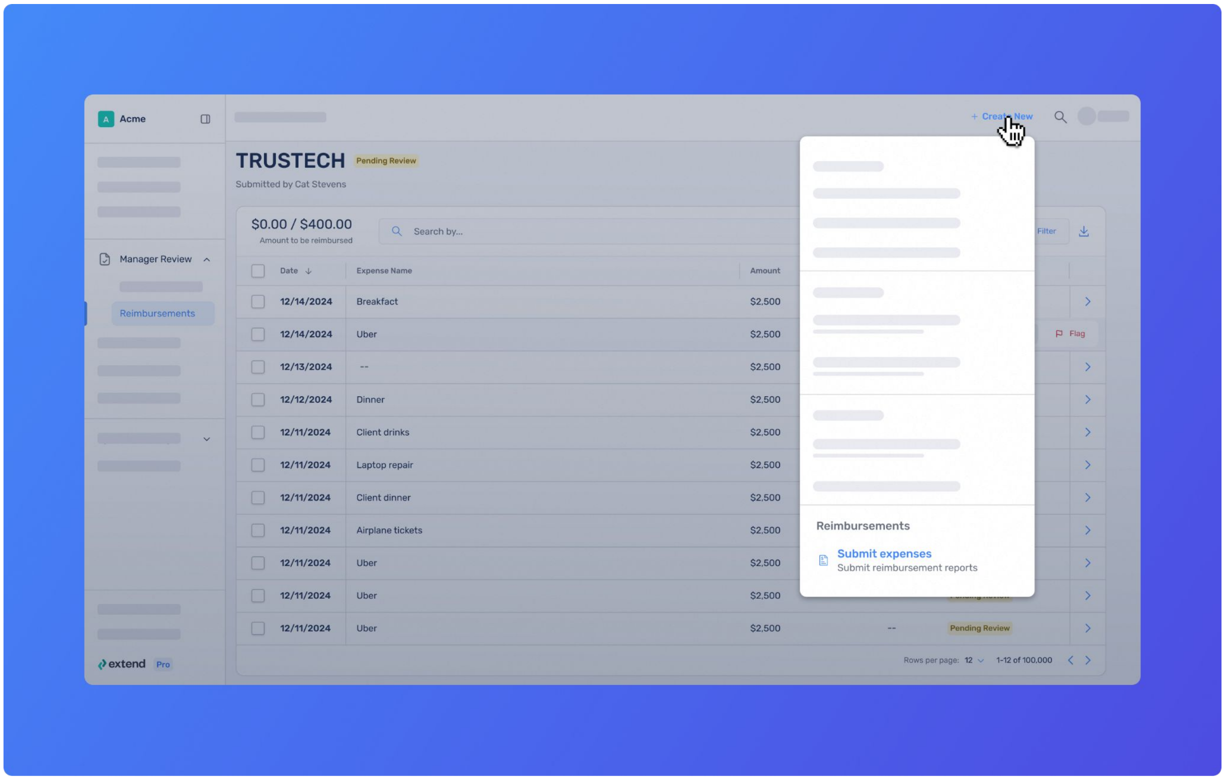
- In the Organization Settings on the Business Rules tab, the Owner or Admin should first activate the reimbursements feature.
- Next, assign a reimbursement approver.



How Does it Work continues on the next page.

Submit expenses:

- Users can create a reimbursement report from the Expenses section or the Create New button on the web and mobile apps. They'll be guided through simple steps to complete the report, attach receipt(s), and submit.
- Users will receive status updates and alerts about their reports. Statuses include: not submitted, submitted, approved, rejected, and paid.

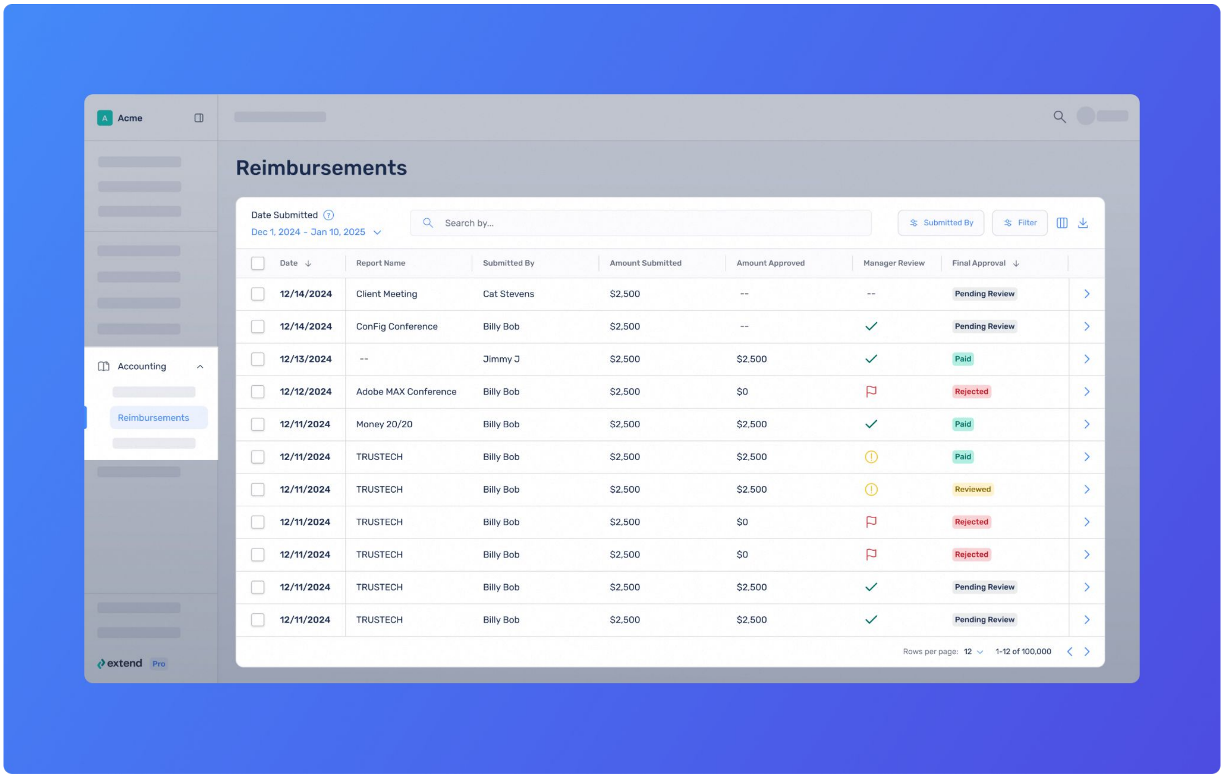


How Does it Work continues on the next page.

Approve and manage reimbursement reports:

- The approver will receive an alert when a new reimbursement report has been submitted. They can only review and approve it from the web app.
- For seamless reconciliation, the approver, Owner, Admin, or Bookkeeper can view and download all reimbursement reports in the org and upload a .CSV file export directly to your HR software.

At this time, the Extend app does not support payment remittance. This function must happen through your HR or accounting software.



Note for organizations with Manager Review enabled:

If your organization uses Manager Review, submitted reimbursement reports will appear in the assigned manager's *Reimbursements to Review,* accessible via their Activity Feed. Managers can review or flag these reports, but accounting or finance will still have access regardless of manager review. Finance and accounting also see the Manager Review status (reviewed or flagged), so they know whether a manager has already reviewed the report when adding their own approvals.

See FAQs on the next page.

FAQs

Who can use the reimbursements feature?

Anyone who belongs to an org or holds the Guest role in an org in Extend can use reimbursements, if the Owner or Admin has activated the feature. Only the designated reimbursement approver can approve and reject expense submissions.

What happens if an org has not yet set an approver?

Users can still submit reimbursement reports. If there is no approver assigned, the Owner and Admins will get in-app alerts about new submissions and be directed to assign an approver to take action.

What happens if a reimbursement is rejected?

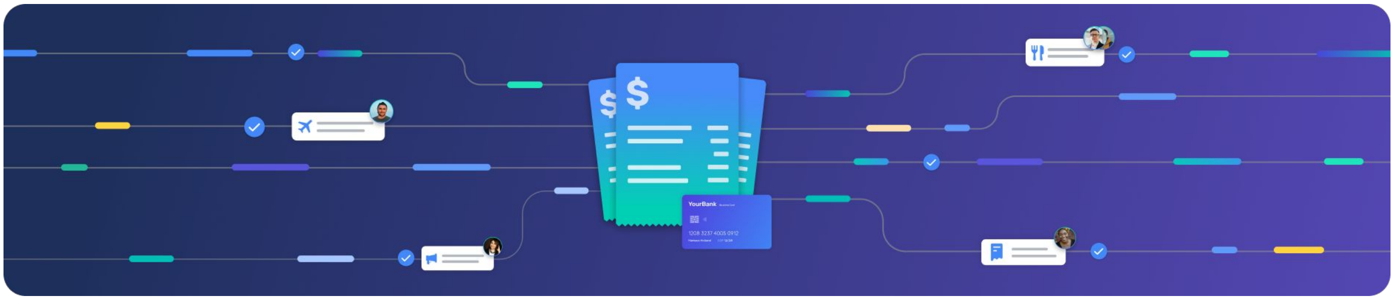
The approver can leave notes in the report to provide reason for the rejection. At this time, the user will need to submit a new report if they need to make a correction to a rejection.

Additional resources

- How to submit a reimbursable expense
- How to approve a reimbursable expense

12. Manager Review

Keep team spending on track



Manager Review allows people managers a simple way to review and take action on their team's expenses — including physical and virtual card transactions, and reimbursements.

This helps prevent mistakes, reduce back-and-forth, and speed up reconciliation and month-end close. Once a People Manager is assigned, managers will be alerted when their direct reports transact or submit a reimbursement, and can review them directly in Extend.

Manager Review also supports approval thresholds and the ability for managers to request changes on transactions, helping reduce unnecessary approvals while giving accounting teams visibility.

🔐 **Feature availability**

Manager Review is available to select supported banks and organizations on the **Pro** and **Enterprise** plans.

If you're on a Starter plan and want to enable this feature, you can upgrade in app or contact your Admin or Account Manager to learn more.

Who it's for:

Manager Review is designed for:

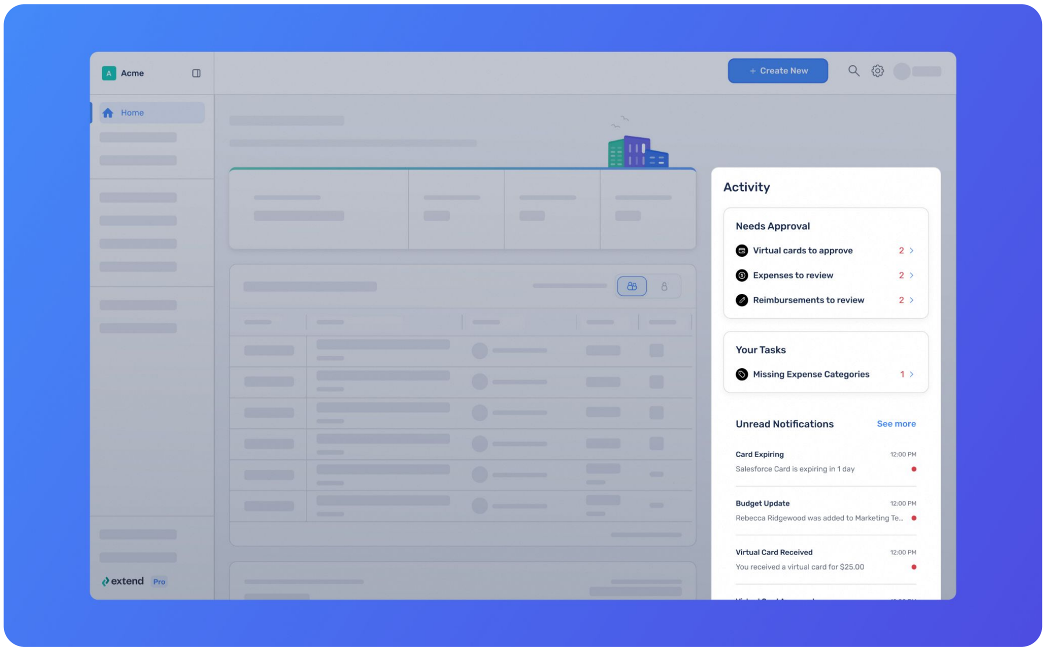
- **People managers responsible for team members** who spend on cards or submit reimbursements
- **Organizations with existing approval processes** or those looking to add an extra layer of expense oversight

Managers must be assigned in the **People tab** by an **Owner** or **Admin**.

Manager Review is available for:

- Virtual card transactions
- Physical card transactions (for supported banks)
- Reimbursement reports

How does it work?



When an employee makes a card purchase or submits a reimbursement, managers will see an in-app alert in their **Activity Feed** on the Home page. From there, they can click to take action:

- **Expenses to Review** → for card physical and virtual card transactions
- **Reimbursements to Review** → for submitted reimbursement reports

In each Needs Review tab, managers can review or flag the expenses and reimbursements.

Best practice 🚀
Use "Review" when a transaction looks complete and compliant with company policy, and "Flag" when something needs clarification (e.g. missing receipts, unclear category, etc.). Finance will see your review status in reporting.

You can take action one at a time or select the checkboxes to review or flag items in bulk. Don't worry, you'll only be asked to review expenses and reimbursements by employees you manage.

Once reviewed or flagged, the review status of the expenses will be updated—making it easier for Owners, Admins, and Bookkeepers to see which items have already been reviewed by a manager. These review statuses appear in reporting and exports, helping finance teams work with more complete data.

📌 A simple way to catch issues early — helping the Accounting or Finance team close the books faster with fewer surprises.

Why it helps

- Keeps expenses on track with fewer surprises later
- Shifts accountability upstream to team managers
- Reduces cleanup and clarifications for finance
- Speeds up monthly close

How to enable Manager Review

For owners and admins: to get the most out of Manager Review:

1. Go to the **People** tab

2. Assign a **manager** to each employee who spends or submits reimbursements reports.

3. Enable **Reimbursements** in Org Settings enabled if want to support out-of-pocket spend

You can update manager assignments at any time.

FAQs

How will I know if I have expenses to review?
You'll see an in-app alert in your **Activity Feed** on the Home page whenever an expense from one of your direct reports needs your attention. You can click **Expenses to Review** or **Reimbursements to Review** to take action.

Can I review physical card transactions for my team?
Assigned people managers can review physical card transactions for their team if their organization is on a Pro or Enterprise plan or select supported bank. If you're unsure whether your organization qualifies, please contact your Owner, Admin, or Account Manager.

Can I review multiple expenses at once?
Yes. Use the checkboxes to **Review** or **Flag** multiple virtual or physical card transactions —or reimbursable items within a reimbursement report.

Who can assign managers?
Only **Owners** or **Admins** can assign or update a manager for any user. Manager assignments are made from the **People section**.

FAQs continue on the next page.

FAQs

Do I need to turn on reimbursements separately?

Yes. To use Manager Review for reimbursements, **Reimbursements** must be enabled by an Owner or Admin in your Org Settings.

Is Manager Review available in all plans?

Manager Review is available to customers on select supported banks, **Pro** and **Enterprise** plans.

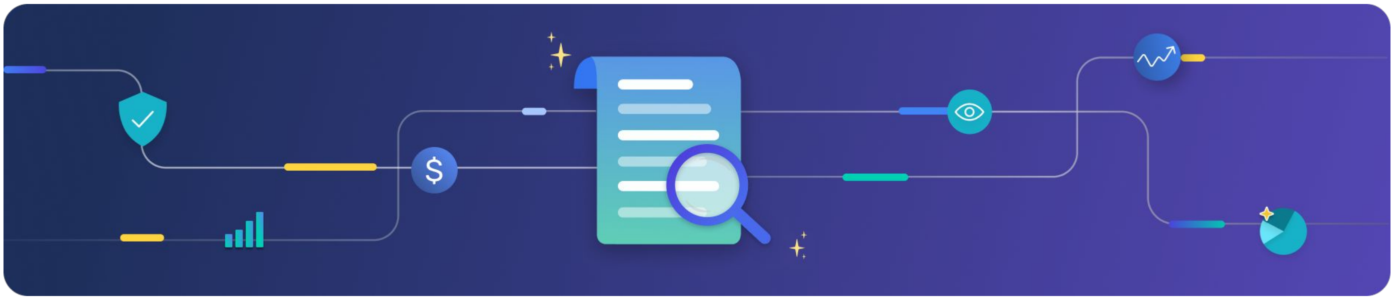
If you're on the **Starter** plan and want access, contact your Owner, Admin or Account Manager to explore upgrade options. If you're the Owner or Admin, you can upgrade directly in the app.

Additional resources

- How to assign people managers
- How does a manager review card transactions?
- How does a manager review reimbursement reports?
- How to assign a reimbursement report approver?
- How do I upgrade my plan?

13. Reporting and reconciliation

Close the books faster



Make your data work harder when you tap into Extend's reporting capabilities. You can receive automatically generated expense reports aligned with your card billing cycle, download your company's spend data, and integrate with your accounting software to help you reconcile your credit card statement faster.

If you haven't yet done so…

1. Integrate your accounting software (or ERP) with Extend to automatically import card transactions as charges clear. With an integration, you can sync your chart of accounts with Extend's expense categories for consistency between systems.
2. Set up expense categories (if you don't connect Extend with your accounting software) so your employees and finance team can tag transactions.

Extend captures the expense categories coded to transactions. When you sync or upload your transactions from Extend to your accounting software, the transaction data automatically maps to your general ledger.

With expense categories standardized across all systems, your finance team can easily maintain consistent bookkeeping, reconcile faster, and gain a better understanding of company spend.

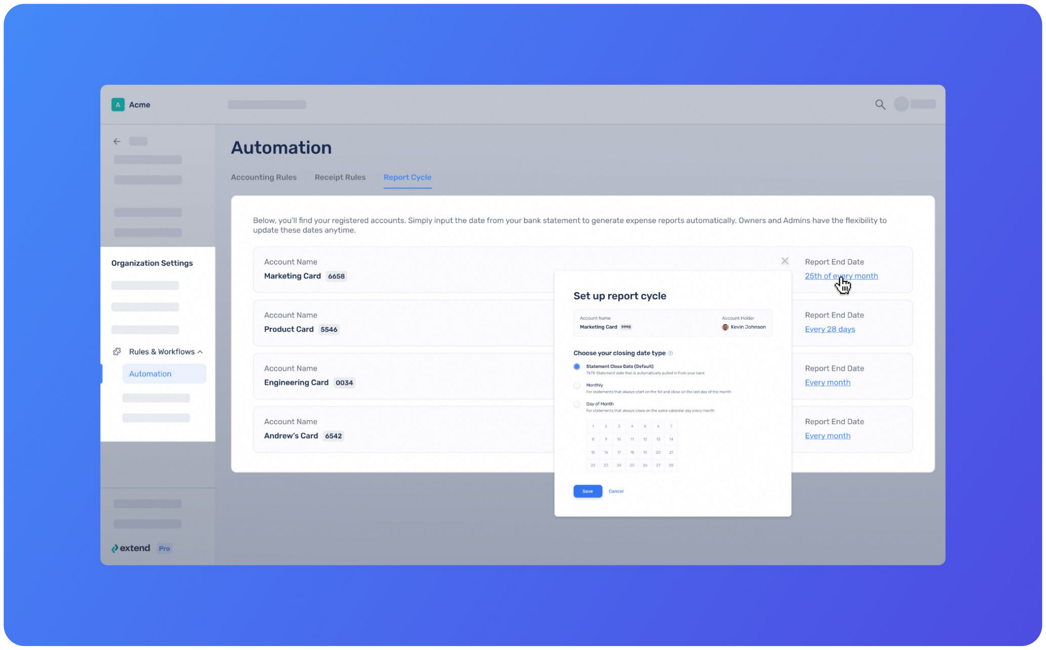
Best practice 🚀

Assign the Admin or Bookkeeper role to folks on your finance team who need access to download reports and perform reconciliation.

See How Does it Work on the next page.

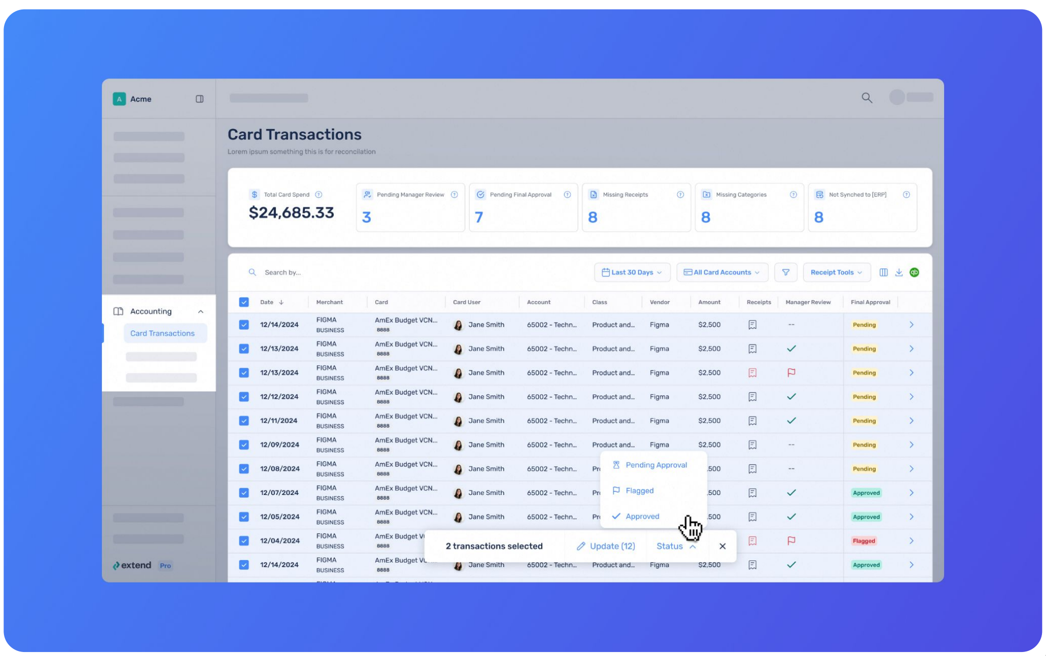
How does it work?

- **Set your statement cycle**
  📍From the **Rules and Workflow section, Automation Report Cycle Tab, in the Organization Settings**, customize your reporting cycle to match your credit card billing statement. At the end of each cycle, the Owner and Admins will receive an automated expense report with all virtual card transactions (and physical card transactions with select bank partners) from the designated cycle.



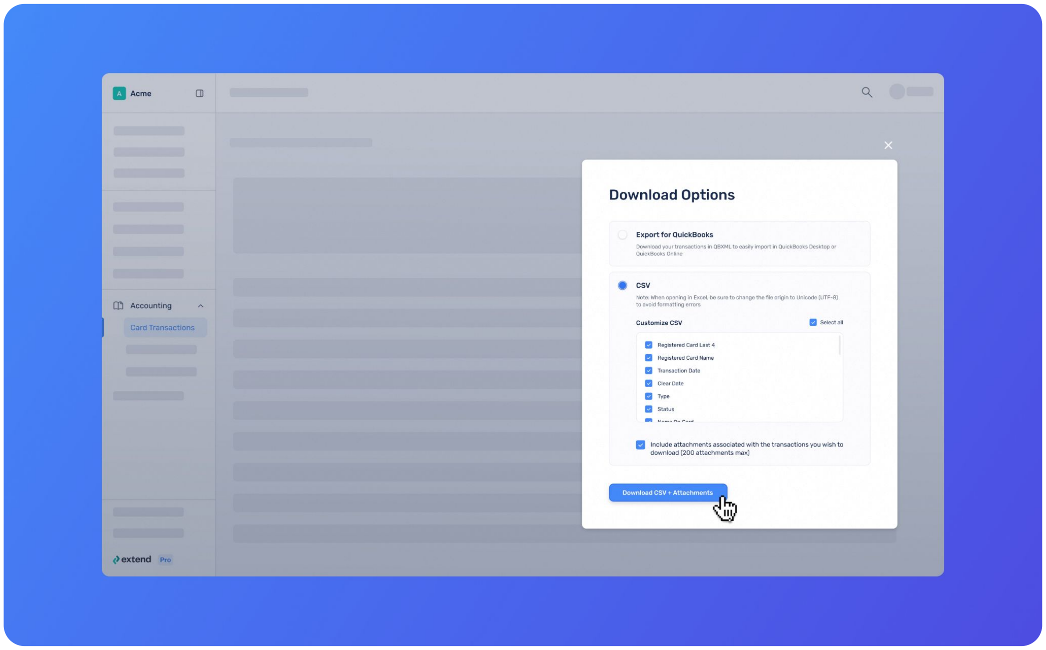
- **Reconcile your credit card statement**
  📍From the web app: Navigate to the **Card Transactions** page in the **Accounting** section. You can use filters for card account, statement cycle and any additional criteria to streamline reconciliation.

In the report, you can mark transactions as “reviewed” or “flagged,” edit expense categories, and send receipt reminders on any missing receipts. When you’re done, you can push transactions to your connected accounting software. Voilà—so simple!



- **Download reports**
  📍From the web app: Depending on your reporting needs, you can filter to refine the data you wish to export, opt to include any receipt attachments, and download a .CSV file.

  Note: Export and accounting integration are limited to select bank partners and customers on Pro and Enterprise plans.



Note: QuickBooks Online export is limited to select bank partners and customers on Pro and Enterprise plans.

- **Analyze spending insights**
  Easily upload your Extend data to use on a third-party reporting or analytics tool for even deeper insights into company spending.

🔎**Did you know?**
You can save transaction filters and customize the transaction list. Add, move, resize, or remove columns to fit your needs!

FAQs on the next page.

FAQs

Who can download Extend data?
All Extend users may download their own Extend data and receipts. Only the Owner and Admins can download all data from their organization—including receipts, reimbursement reports, and guest virtual card data. Card Managers and Bookkeepers can download all data relevant to the registered cards they have permission to view. The designated reimbursement approver can download the organization’s reimbursement data, including attached receipts.

Can I import my physical card transactions into Extend?
Select bank issuers support connecting physical credit card transactions into Extend. If your bank issuer offers this type of integration, you can follow these steps to set it up. This is a great way to reconcile your whole credit card statement and maintain visibility over all card spending in one convenient place.

Can I export to my accounting software or ERP?
Exports and accounting integrations are available to select bank partners and customers on Pro and Enterprise plans.

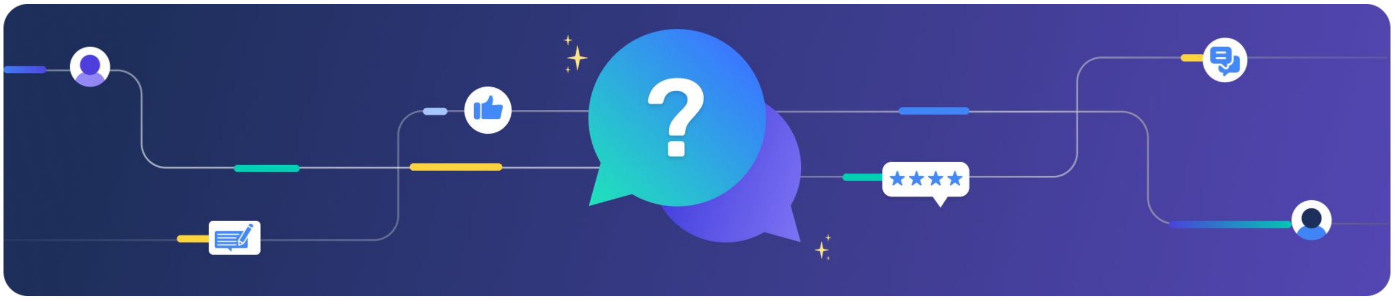
If you're on the Starter plan and want access, contact your Owner, Admin or Account Manager to explore upgrade options. If you're the Owner or Admin, you can upgrade directly in the app.

Additional resources

- Expense Management & Reconciliation webinar
- How to generate expense reports to match your card statement
- How to download transaction data
- How to reconcile your credit card statement

14. Support

Extend is here for you



Our team is eager to help you make the most of your Extend experience. Reach out to us with questions or for onboarding support with any of our spend and expense management features. We're also open to your feedback on our app and resources, so don't be shy.

Contact us

Complete the support request and someone from our team will be in touch soon.

Help center

Check out our step-by-step instructions for all Extend features and functionality. There's also a **Product Updates page** so you can stay updated on the latest enhancements.

Extend 101 webinar

Every other Wednesday at 1pm ET, an Extend onboarding specialist will share a live demo of key features and answer questions to help you ramp up on the platform.

Extend 102 webinar

Every other Tuesday at 3pm ET, we'll demo the expense management features that help reduce manual effort, automate processes, and close the books faster.

Learning resources

Explore our library of resources, including guides, demo videos, webinars, and blog posts. You can also check out the in-app resource center for support at your fingertips.

Congratulations on completing the guide and happy Extend-ing! 🎉