



SPEND & EXPENSE

# Make your ad spend work for you.

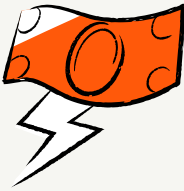
Marketing leaders use BILL Spend & Expense to control advertising spend and help combat fraud—all while improving the return on their advertising dollars.



# Why Marketers like BILL Spend & Expense

Spend more time thinking of new campaigns and less time worried about going over budget. BILL Spend & Expense helps you manage your ad spend using unique virtual cards with set spend limits for every vendor and real-time budget tracking.

## With BILL Spend & Expense, you can:



Instantly boost your ROAS with **exclusive cashback rates\*** for marketers.



**Stop going over budget** by setting a dedicated spend limit per platform.



Create a **unique, secure virtual card** for each ad platform to better track spend per platform.



**Avoid declines** by automatically paying down your line when you hit a threshold you select.

\*Terms and conditions apply. A minimum spend of \$3,000 per month in advertising spend is required to qualify. Cash back rates are determined by the customers payment terms. Customers who have a secured credit line qualify for 2.25% cash back on ad spend and 1.75% on other qualifying transactions. Customers who have monthly payment terms qualify for 1.75% cash back on ad spend and 1.5% on other qualifying transactions. Customers who have Net-25 payment terms qualify for 1.0% cash back on ad spend and 0.5% on other qualifying transactions. For more information on cash back rewards, please refer to your Cash Back Rewards Agreement. Member FDIC. Visit offer page for full details.

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The BILL Divvy Card may be issued by one of Divvy Pay, LLC's bank partners. The BILL Divvy Card is not a deposit product. For your specific lender, see your Card Agreement.

