

UX/UI Teardown of Top Expense Management Apps (Expensify, Ramp, Brex, Divvy & More)

Expense management apps blend intuitive design with robust functionality to make tracking business spend easy yet controlled. Below, we break down the user experience (UX), user interface (UI), and interaction patterns of several leading platforms – **Expensify, Ramp, Brex, Divvy (BILL Spend & Expense)**, and **Zoho Expense** – focusing on their login flows, navigation structure, key screens/workflows, and visual design elements. Each section reads like a detailed blueprint, highlighting what users see and do at each step, and how design choices convey professionalism and trust.

Expensify

Expensify's web and mobile interface features a task-focused Inbox feed (left) and an expense list view (right). The clean layout with a left sidebar menu and prominent action buttons helps users quickly see what needs attention.

Authentication & Entry: Expensify offers multiple login methods, balancing convenience with security. Users can log in via email/password or single sign-on (SAML SSO through providers like Okta and Azure AD) ¹. The web login page even accepts an email or phone number to send a magic link or code, streamlining access for frequent travelers. Two-factor authentication can be enabled under *Account > Security* ², reinforcing trust. The first time a user logs in, Expensify may present an onboarding wizard or “Concierge” tips, but typically it drops you straight into your **Inbox** – Expensify’s home screen.

Post-Login Landing (Inbox/Dashboard): Upon login, users land on the **Inbox**, which serves as Expensify’s dashboard ³. This Inbox is a dynamic feed of **tasks and updates** personalized to the user’s role. For example, an employee might see a reminder like “You have 5 new receipts – tap to SmartScan and add to a report,” while an approver might see “3 reports awaiting your approval.” The Inbox shows: smart reminders to submit or approve expenses, real-time updates on recent actions or policy flags, and even a list of any chats you have with colleagues ⁴ (Expensify has a built-in chat for expense discussions). Each item in the Inbox is clickable, taking you to the relevant screen or launching the suggested action ⁵. This means the moment you log in, **Expensify calls out what needs your attention first**, which is great UX for busy users. The tone is friendly but professional – e.g. the Concierge bot might greet you with “Ready to get those expenses done?” – which helps reduce the dread of expense reporting.

Navigation & Layout: Expensify’s interface uses a left sidebar navigation on web (and a bottom tab bar on mobile) ⁶. The app icon (Expensify logo) at the top of the sidebar acts as a Home button, bringing you back to the Inbox feed ⁷. The primary nav tabs are: **Inbox, Reports, Workspaces**, and **Account** ⁸. Each has a clear purpose:

- **Inbox:** Home feed of tasks (as described).
- **Reports:** The list of expense reports. Here you can see all your reports (open, submitted, approved, reimbursed) and use filters. Notably, in the new Expensify UI, there’s a Workspace filter in the Reports tab that lets you narrow reports by a specific company/domain if you belong to multiple ⁹.

This replaces an older workspace-switcher, simplifying the UI. Reports are displayed in a list or card view with key info (report name, date, amount, status) clearly visible, and colored status badges (e.g. orange for open, green for approved) for quick scanning.

- **Workspaces:** This is essentially an **admin console** for each company/account you manage. Clicking **Workspaces** shows a list of all workspaces you have (personal or company accounts) ¹⁰. Within each workspace, admins can manage settings: members and roles, expense categories, tags, accounting connections (like QuickBooks or Xero integration), and policies ¹¹ ¹². Expensify's design keeps these configuration functions out of the everyday expense screens – a good separation of concerns. Regular employees might not even need to visit Workspaces.
- **Account:** This is for personal settings and account-level options. Here users update their profile, set preferences (currency, language, notifications), manage their personal reimbursement bank account or corporate card in the *Wallet*, configure 2FA in *Security*, view their subscription/billing (if they are the owner), access Help, or even switch back to “Expensify Classic” if needed ¹³ ¹⁴. It's a comprehensive menu, but Expensify organizes it with sub-sections and icons so it doesn't overwhelm.

Importantly, a **bright green “+” ** (Global Create button) floats or is fixed in the UI as a quick action menu** ⁸. **Tapping this gives a shortcut to common tasks:** New expense, New report, New invoice, New chat**. This means wherever you are, it's one click to start recording an expense or report – supporting the app's core use-cases from any screen.

The overall layout uses ample whitespace and a neutral background. Expensify uses a simple **sans-serif font** for readability, and icons (like a receipt icon for Expenses or a paper stack for Reports) to help scanning. The color scheme is understated: lots of white/gray, with blue or green accents. For example, action buttons (Submit, Approve) are often green, indicating success/progress, whereas alert or violation messages show in red or orange. This consistent use of color builds user trust – you quickly learn that green means everything's good/ready, red means a policy issue or error.

Expense Capture & Report Workflow: Expensify is known for its **OCR receipt scanning (SmartScan)**, and the UI makes capturing expenses very straightforward. From the Inbox or anywhere, a user can click **“Add expense”**. On web, this opens a modal with two options: *SmartScan a receipt* (you can upload a photo or PDF, or even just drag-and-drop it) or *Create expense manually*. On mobile, tapping the camera icon lets you snap a photo of a receipt immediately. Expensify's design here is minimalist: a big camera icon and a prompt “Snap a receipt to SmartScan” so users aren't confused by too many fields upfront. After uploading, the app's AI fills in details (merchant, date, amount, currency) within seconds. In the UI, you see a loading indicator on the receipt image thumbnail indicating the scan in progress, which then turns into a checkmark when done – a nice micro-interaction confirming the OCR worked.

When creating an expense manually (say you have no receipt), the form is clean and not overly long: fields for date (defaults to today but editable), merchant, amount, category (with a dropdown of your company's expense categories), and optional fields like description, tag, project, etc. If any field is required by policy (e.g. a project code or receipt over a certain amount), Expensify highlights it with either an asterisk or a subtle red outline until filled – guiding compliance without an abrasive feel. If you attach a receipt file, a small thumbnail appears next to the expense entry.

A single expense on its own is saved in an “unreported” state by default if not added to a report. Expensify's approach now is **“report-first”** – they encourage creating a report and adding expenses into it as you go

¹⁵ . In fact, the new UI often automatically creates a draft report for the current period. For example, if your company policy is to submit monthly, at the start of June you might see in Inbox: “Draft Report for June 2025 created – add your expenses here.” Users can also manually create a report via **+ Create > Report** ¹⁶ . This opens a blank report, typically titled with a default like “<Workspace Name> – <Month Year>” which you can edit. The report screen shows summary info (report name, date range, total amount) and a big **“Add expense”** button ¹⁵ . Clicking **Add expense** offers two choices: *Create expense* (same process as above, but the new expense will be directly added into this report) or *Add from existing* (lets you select any already scanned “unreported” expenses to pull in) ¹⁷ . Expensify’s UI thus supports both workflows: scan first and later bundle into reports, **or** start a report then add expenses one by one.

Once expenses are in a report, they appear as a list on that report page. Each line shows key info: a thumbnail of the receipt (or the merchant logo if known via integration), merchant name, date, amount, and a colored dot or icon indicating status (e.g., a clock for “open/pending”). If an expense violates a policy (say over allowed amount or missing a field), Expensify flags it with an icon () and maybe a red outline or tooltip. Users can click an expense in the report to edit details or attach missing receipts. The design is such that you can fix issues right from the report view – there’s no need to navigate away, which keeps the workflow smooth.

When ready, a **Submit Report** button becomes active (Expensify only allows submitting if there’s at least one expense in the report) ¹⁸ . The submit button is usually a prominent green button on the report page. Upon clicking, a confirmation dialog might pop up (“Submit report to <Manager Name>?”) and after confirming, a green success message appears (“Report submitted!”). If your company has *auto-submission* enabled (say reports auto-send every Friday), Expensify informs you at the top of the report “Waiting for automatic submission on X date” ¹⁹ , and even allows manual early submit via a menu if needed. These nuanced touches in the UI communicate the state clearly, so users know if action is needed or if the system will handle it.

Approvals & Notifications: For approvers (managers or accountants), Expensify’s Inbox will list items like “Report XYZ by John Doe – \$1,256.45 – awaiting your approval.” Clicking it opens the report review view. The design for approval is similar to viewing your own report, but with an added **Approve** and **Reject/Send Back** buttons at the top. All expenses are listed; any policy violation or missing info is highlighted for the approver too. Approvers can add comments or use Expensify’s chat to ask a question about an expense – this conversation happens in a chat thread attached to the expense or report, which Expensify surfaces either in the Inbox or alongside the report. This **in-context chat** (Expensify Chat) keeps approver-requestor communication off email and within the app ²⁰ . The UI will show a small chat bubble icon on expenses that have a comment thread ²⁰ . Once an approver clicks Approve, Expensify might prompt for the next step (if multi-level approval, it moves to the next manager’s Inbox; if final, it marks report as approved). A banner appears on the report “Approved – pending reimbursement” if applicable.

If your organization uses Expensify for reimbursements, the UI provides a **Reimburse** button for accountants on approved reports. When clicked, if the company’s bank account is connected, Expensify will initiate an ACH and the status changes to Reimbursed (with a green checkmark icon). All these status changes also trigger email notifications and Inbox updates for users, keeping everyone informed. Expensify’s design thus closes the loop from expense to reimbursement, with clear status indicators at each stage (e.g., a timeline at the top of the report might show Submitted → Approved → Reimbursed with dates).

Other Features & Pages: Expensify's left nav includes a **Workspaces/Admin** section as mentioned. If you are an admin and click into a workspace, you get an admin dashboard showing high-level stats like total expenses this month, number of active users, etc., and navigation for admin tasks (cards, categories, integrations, people). Expensify also has a **Travel** feature and an **Expensify Card** (corporate card) management, which appear as modules to enable in Workspaces. When enabled, users might see additional tabs or options (for example, if Expensify Cards are on, the admin can view company card transactions and unsubmitted card expenses in a card feed). The UI integrates these so that card purchases are auto-expenses that employees just need to add receipts to – eliminating separate expense entry. Those card transactions show up with a card icon in expense lists.

Expensify's **mobile app** mirrors the web structure – Inbox, Reports, etc., via bottom nav tabs ⁶ ²¹ . Mobile makes heavy use of the camera for receipt capture and swipe gestures to approve or reject expenses quickly, further streamlining UX for on-the-go users.

Visual Design & Trust: Expensify's UI feels approachable and modern. It avoids clutter by using progressive disclosure (e.g., hiding secondary options under “More” menus). Colors are used sparingly – mostly neutral grays with blue highlights – which gives it a professional vibe rather than something overly playful. This aligns with their goal of being “easy-to-use” yet suitable for financial data. Error messages (like a policy violation) are clearly worded and highlighted in soft red with guidance on how to fix (e.g., “Receipt missing for \$X expense – attach receipt or mark as no receipt”). By embedding compliance nudges directly into the UI, Expensify builds user confidence that they won't make a mistake unnoticed ³ . Security-wise, the presence of two-factor auth settings and the option to SSO into Expensify shows users that the app is enterprise-ready. The **Concierge** bot and the ability to chat on expenses also add a humanized touch, making the experience less bureaucratic. Overall, Expensify's design balances automation and user control: it feels like a helpful assistant (scanning receipts, reminding you of tasks) within a clean, consumer-grade interface. It's a tried-and-true design, evidenced by millions of users, that makes managing expenses *less* painful by guiding the user at each step ²² .

Sources: Expensify Help Center ⁶ ³ , Expensify Product Guides ²³ ¹⁸ , G2 Expensify overview ²⁴ ²⁵ .

Ramp

Ramp's web app showcases a data-rich dashboard and accompanying mobile app. The interface uses a left sidebar with grouped menu items (“Home”, “Expenses”, “Accounting”, etc.) and emphasizes real-time analytics (graphs of spend over time) along with a prominent task feed on the Home page.

Authentication & Security: Ramp is a cloud-based spend management platform, and logging in typically involves visiting the Ramp web app and entering your email/password (with mandatory 2FA for admins). They support Google OAuth and SSO for enterprises, reflecting a focus on secure access. The login flow is straightforward, and first-time users might be greeted by a quick tour or an AI “Tour Guide” assistant (Ramp even has an AI guide that can highlight features for new users ²⁶). Once logged in, users land on **Ramp's Home** – an all-in-one **homepage dashboard** that consolidates tasks and insights.

Post-Login Homepage: Ramp's new homepage (introduced around 2024) replaced a more basic “Inbox” with a richer dashboard ²⁷ . The moment you log in, you see a **Task Feed** of action items at the top ²⁸ . These tasks are personalized: for a regular employee, you might see items like “Upload receipt for Uber \$45 – Missing receipt” or “Submit out-of-pocket expense \$30 from 3 days ago”. For an approver, tasks could

include “Approve Alice’s marketing budget request” or “Review 2 transactions over policy”. Each task in the feed is actionable – clicking it takes you directly to the appropriate page to complete it. Below the tasks, the homepage shows **Spending Insights**, which are high-level metrics and charts summarizing company spend ²⁸. For instance, there may be a graph of total spend this month vs last month, a pie chart of spend by category, or a list of top vendors. These give finance teams a quick pulse check. Ramp allows customizing these widgets; some might show savings (Ramp often touts how much money you saved via vendor discounts or by avoiding late fees, etc.). The design uses cards for each insight, with a light gray background and colored charts (Ramp’s brand color is a deep emerald green, which you’ll see in charts and accent buttons).

Also on the Home page are **quick navigation links** – essentially shortcuts to key features like “Issue a new card”, “Request reimbursement”, “Pay a bill”, etc. ²⁹. These are presented as buttons or icons in a section, acknowledging that different roles have different common actions. And along the right side (on wide screens) there is a persistent sidebar showing things like your currently active **physical cards and their statuses**, any **available funds or budgets** you have, and **pending requests** (like POs awaiting approval) ³⁰. This sidebar ensures that important financial controls (like freezing a card or seeing how much of a budget is left) are always one click away.

Ramp also uses banner notifications (FYIs) on the homepage for non-actionable alerts: e.g. a banner might say “Monthly close complete – X expenses auto-exported” or “Your payment to Vendor Y was successfully sent” ³¹. These appear briefly and can be dismissed, giving a sense that things are happening automatically (which builds trust that Ramp is working for you).

Navigation & IA: Ramp’s left-hand navigation menu is organized by **job-to-be-done** rather than just product features ³². In its latest redesign, Ramp grouped what used to be many first-level items into clear sections. The top of the sidebar has a **Search bar** (with a keyboard shortcut hint) – Ramp encourages using this global search to jump to any page or transaction quickly ³³. Below that, the main sections might include: **Home**, **Expenses**, **Pay** (or **Bill Pay**), **Cards**, **Accounting**, **Reporting/Insights**, **Vendors**, **Settings** (or **Company**), etc. For example, previously Ramp had separate entries for Cards, Reimbursements, Approvals, etc., but now you’ll see something like “**Manage Spend**” which when clicked expands to sub-pages for card management and reimbursement requests. Likewise, “**Accounting**” expands to pages for ERP integrations, rules, and the accounting review console. By grouping related functions, Ramp avoids a super long menu and scales better for new features ³². Each top-level section is denoted with an icon and label, and the currently active page is highlighted in Ramp’s signature green underline.

Notably, personal user settings (profile, notifications, etc.) are **not in the left nav** but under the user avatar menu at top-right ³⁴. This keeps the left nav focused on company-level operations, which is a design choice recognizing that many Ramp users are admins or finance folks managing the whole company’s spend. The top-right also houses quick-access icons: one for **Ramp Assist** (an AI chat support), one for **Updates** (product updates feed), and a **Create** button (a + icon that lets you quickly create a new card or new reimbursement request) ³⁵. These are deliberately placed where a user’s eye naturally goes for account-wide actions, separate from the workflow nav on the left.

Expense Management Workflow: In Ramp, “Expenses” primarily refers to transactions that need review or coding. Since Ramp is centered on corporate card usage, every card transaction automatically appears in the **Expenses** page. The Expenses page is usually a table of all transactions, filterable by status like “To review”, “Policy violations”, etc. ³⁶ ³⁷. For a regular employee, this page (often called **My Expenses** or

Wallet if it's your own) shows your own card swipes and any out-of-pocket expenses you submitted. For an admin, the **All Expenses** view shows everyone's transactions. Ramp's table UI is very powerful: it has a **smart search** at the top to find specific entries (by merchant, user, etc.) ³⁸ ³⁹ , and column customization. Each expense row will show columns like Date, Merchant, Amount, Employee, Category, Receipt status (with an icon if receipt is missing), and Policy compliance (a check or alert icon). You can click on any expense to open a details drawer on the right – a panel that slides in (with a smooth animation) showing full details of that transaction. Here, an employee can attach a receipt (Ramp has a cool feature where if you click "Screenshot current tab" while viewing an e-receipt like an Uber invoice, it will auto-capture it ⁴⁰). They can add a memo or split the expense between categories (for example, itemizing a hotel bill). If an expense is out of policy (say above \$500 without prior approval), it might be highlighted in yellow in the list and in the detail view you'll see a warning message and perhaps a prompt to provide justification. Managers can review expenses from this same interface – they might filter "Pending my review" and then multi-select expenses to approve/deny in bulk ⁴¹ ⁴² .

For out-of-pocket expenses (like mileage or a cash purchase), Ramp lets users create a **Reimbursement request**. This is accessible via the "+ New" button or through an "Out-of-pocket" tab under Expenses. The UI for submitting a reimbursement is straightforward: a form to enter amount, description, category, and attach a receipt. Ramp's mobile app can scan receipts for this too (though Ramp's focus is more on card use, it still covers reimbursements). Submitted reimbursements show up in the Expenses list as well, often labeled as type "Reimbursement" vs "Card" transaction. They then flow to manager approval and eventually to **Bill Pay** for payout (Ramp can sync a reimbursement to the company's payroll or pay it via ACH).

Spend Controls & Approvals: Ramp's philosophy is "control spend before it happens." The UI strongly supports **pre-approvals** and budgets. A feature called "**Spend Requests**" allows an employee to request additional funds or a one-time card for a purchase. These requests appear in managers' task feed and also under an **Approvals** section. For example, an employee might request "\$200 for a team dinner" as a request. The manager gets a task "Approve \$200 request from John". Clicking it opens a modal or page with details (purpose, category, any attached docs) and Approve/Deny buttons. Ramp's UI here is clean and focuses the approver on the key info, with the decision buttons prominent.

Ramp also has a **Budgets** module where companies allocate spend to teams or projects. The Budgets interface (often under Manage Spend or similar) shows a list of budgets (e.g. "Marketing Q3: \$50k") with progress bars indicating spent vs limit. This is presented in a card or table format with color-coding (green if on track, red if nearly exhausted, etc.). If you click a budget, you see a detailed view: who owns it, what transactions have hit it, remaining funds, and you can adjust limits. Ramp might send alerts if a budget is close to limit – these alerts show on the Home page as well ("Budget XYZ is 90% used").

Accounting & Integration: A standout of Ramp's UI is the **Accounting** section, which is built for finance teams to close the books quickly. Under Accounting, Ramp provides a UI to review and export transactions to your accounting system (QuickBooks, Netsuite, etc.). This interface has tabs like *To review*, *Ready to export*, *Export history*. The *Review* tab lists transactions that need coding (GL accounts, departments, etc.) before they can be exported ⁴³ . Ramp can auto-categorize many via rules, but any uncoded ones are highlighted. Accountants can bulk-edit categories in-line in the table, then mark them ready. The design here is utilitarian but efficient: think of a spreadsheet embedded in the app, with dropdowns in cells for account selection and the ability to sort/filter by any field. Once reviewed, transactions move to *Ready* tab, and from there, hitting **Export** will send them to the connected ERP (or allow CSV download) ⁴³ ⁴⁴ . Ramp shows a green success banner when an export completes, and the items then land in Export history for audit trail

⁴⁵ . By integrating this deeply, Ramp's UI saves accountants from manually reconciling statements – it's all in one place. They also have an **Integrations** page for configuring QuickBooks/Netsuite and toggling which fields sync; it's accessible in the Settings or Accounting area and uses a step-by-step connect flow with clear status indicators (green dot means connected, etc.).

Visual Design & Branding: Ramp's design style is **sleek and modern**, with a **white background and bold dark text**. They use their brand green color for interactive elements (selected menu items, primary buttons, chart lines) and a bright orange or teal for highlights in charts, ensuring data visualization is colorful but not garish. The font is clean (likely an Open Sans or similar), giving a fintech-forward vibe. Spacing is generous, so even though Ramp surfaces a lot of data (tables, charts), it doesn't feel cramped. They leverage **icons** effectively: for example, a credit card icon marks a card-related page, a stack of coins icon for Expenses, a bar chart icon for Reports. These visual cues help users navigate at a glance.

Microinteractions in Ramp are subtle but present – e.g., when you approve a request, the button might momentarily show a loading spinner then a checkmark, confirming the action, before the request disappears from the list. Transitions between pages are swift, and modals slide smoothly. This polish contributes to a sense of reliability.

Trust & Professionalism: Ramp's UI communicates trust by being very **data-driven and transparent**. Right on the homepage it shows key metrics and tasks, implying “we're keeping an eye on everything for you.” The use of real-time indicators (like flags on out-of-policy spends) and the fact that the system automates policy enforcement builds confidence that nothing will slip through the cracks ⁴⁶ ⁴⁷ . The **audit logs** and compliance reports (Ramp has a Compliance dashboard under Reports that shows how many receipts are missing, etc.) further reinforce control. In design terms, the ample use of whitespace, consistent formatting, and enterprise-grade features (like role-based views, global search that instantly finds any card or user) make Ramp feel like a **tool for professionals**. Yet it's notably user-friendly for non-finance employees too – the mobile app lets you simply take a picture of a receipt and then you're done; the web app surfaces your to-dos in plain language. Ramp also frequently introduces AI assistance (like their AI-powered recommendations to optimize spend), which appear as gentle prompts rather than intrusive pop-ups. All these elements create an image of a cutting-edge, trustworthy platform. Indeed, Ramp's UI/UX is often praised for helping companies close books 75% faster by automating checks and highlighting what matters

⁴⁸ ⁴⁶ .

Sources: Ramp Support Guides ²⁸ ³² , Ramp Homepage FAQ ²⁹ ⁴⁹ , Ramp Navigation Guide ³³ .

Brex

Overview & First Impressions: Brex presents a sophisticated spend management dashboard that integrates corporate cards, expense tracking, travel booking, and even business banking. The **moment you log into Brex**, you encounter a **Home page** that summarizes all critical information at a glance ⁵⁰ . Brex's color scheme features dark text on light backgrounds with bold accent colors (their brand uses blacks/charcoal and a vibrant orange highlight). The UI feels slick and fintech-modern: plenty of whitespace, modular sections, and intuitive icons – reflecting Brex's identity as a “financial OS” for businesses.

Login & Onboarding: Brex supports SSO and email logins, often requiring two-factor authentication for security (especially for financial transfers). First-time users might go through a setup wizard (adding their company info, linking a bank for credit underwriting, etc.), but after that, logging in drops you on the Home

page. Brex's design is **responsive** – the web app works well on various screen sizes, and there's a dedicated mobile app for on-the-go receipt capture.

Home Dashboard: The Brex **Home page** is a customizable dashboard that “summarizes important account information” for administrators ⁵⁰. It's essentially the control center. Key elements you can do/see here include: **Credit limit & account balances**, **Rewards points**, **Recent transactions**, and quick actions ⁵¹. For example, at the top might be a panel showing “Credit Utilization: \ \$50,000 of \ \$100,000 used” with a progress bar, and “Account Balance: \ \$X in Brex Cash” (if you use Brex's banking). Right next to that, you might see your Brex points and a one-click button to redeem them – Brex emphasizes rewards, so UI-wise they make the points balance visible and even fun (perhaps with an icon of a trophy or gift).

Below that, the dashboard often lists **Recent account activity** – e.g., the last 5 transactions across all cards, or notifications like “Your payment to AWS \ \$5,000 was auto-deducted on Aug 15.” This gives a quick heartbeat check. Brex allows these components to be toggled: a user can click *Customize* on the home and choose which widgets to show ⁵². Some companies might surface compliance metrics here too.

Brex's home also provides **common shortcuts** as tiles or buttons: *Send Money*, *Add Funds*, *Pay a Bill*, *Issue a Card*, *Invite User* ⁵³. These are very visible, acknowledging that an admin often comes in to do one of these tasks. The inclusion of “Invite User” hints at Brex's focus on growth – making it easy to onboard colleagues.

A unique part of Brex's home is the **Company Metrics / Analytics** section. Brex introduced a set of metrics under headings like “Monitor spend controls,” “Automate workflows,” “Optimize earnings” ⁵⁴ ⁵⁵. Essentially, the Home page can show KPIs such as: **Spend in policy (% of transactions within policy)**, **Missing receipts or memos** (number of transactions that are non-compliant), **Average time to close books**, **Money saved or earned** (through Brex's partner discounts, yield on Brex cash, etc.) ⁵⁶ ⁵⁷. For instance, “*Expenses missing documentation: 5 transactions (\ \$1,200) across 3 employees*” might be displayed, with each employee's name clickable to drill into their expenses ⁵⁸. These metrics are shown as either progress bars or summary cards, often with green/red color coding to indicate good or needs attention. It's evident Brex wants to prove its value through data on the Home page – showing how much time or money you're saving using Brex. This design approach of **reporting value upfront** helps build trust: the software actively demonstrates ROI.

Navigation: Brex's left sidebar (or top menu, depending on screen width) is organized into a few primary sections: **Dashboard (Home)**, **Cards**, **Expenses**, **Accounting**, **Cash** (if using Brex bank accounts), **Reports**, and **Admin/Team**. The **Cards** section lets you manage physical and virtual corporate cards. Clicking Cards opens a page (with sub-tabs) where you see all active cards, their limits, and can create or pause cards ⁵⁹ ⁶⁰. The **Expenses** section is where individual transactions are viewed and filtered (similar to Ramp's Expenses page). **Accounting** in Brex is an area to handle integration with your ERP and export data ⁴³ (Brex has an *Accounting* tab that offers a flow to categorize and export transactions much like Expensify or Ramp, complete with a Prepare > Review > Export sequence ⁶¹). **Reports** in Brex's context refers to analytic reports, not expense reports – under Reports you find Spend Reports, Compliance Report, and possibly Travel Report ⁶² ⁶³. This is a bit different terminology: Brex doesn't require “expense reports” for card spend; instead, it generates live reports for management purposes. Lastly, **Team (Users)** or **Admin** section is where user management, policies, and integrations live. Brex's UI often hides certain sections if you don't use them – e.g., if you haven't set up Brex Cash account, the “Cash” or “Wallet” might not show.

The navigation is clean with icons: a home icon for Dashboard, a card icon for Cards, a receipt icon for Expenses, a bar chart for Reports, a gear or people icon for Admin. When you select a section, the subpages (if any) appear either as tabs on the top of the content area or as secondary menu items indented beneath. For example, clicking Reports might default to the Spend report, but also show tabs for Compliance and Travel reports.

Card & Expense Workflow: Brex is heavily card-centric. Each **Brex card transaction becomes an expense entry automatically** ⁶⁴. The UX is optimized so that employees *don't have to manually create expense reports* for card spending – they just review and add info if needed. On the **Expenses** page (sometimes labeled *Transactions* or found under the Wallet for personal view), you'll see a list of all transactions. If an employee logs in, their default view might be their **Wallet > Latest Expenses** with each purchase listed (e.g. "08/10 Uber – \$45 – Pending receipt"). If a receipt is missing or a memo is needed, the entry will be flagged. Brex uses subtle symbols: a red dot or an alert triangle next to an expense means it's "not compliant" (missing required info) ³⁶ ⁶⁵. The user can click that expense to open the detail panel where they can upload a receipt image or enter a memo (Brex allows attaching from local or emailing receipts in). On web, an expense detail might open in a side drawer or modal showing fields like Merchant, Amount, Date (pre-filled from the card), plus fields to input: Category (choose GL category), Class/Department (if configured), Memo, Receipt attachment, and Attendees (Brex has a field for adding attendees for meals, visible if policy requires). The UI for adding attendees or splitting expenses is user-friendly: clicking "Add attendee" pops up your address book or a free-form field to type names – useful for client dinner expenses.

If an expense was done on a **Brex Empower** card with budgets, the expense might already be tied to a budget and auto-approved if under limit. If it's out-of-policy (say someone spent over the allowed amount), it will be routed to a manager. Managers can filter the Expenses page to "Pending my review" ⁶⁶ and then approve or reject expenses in bulk. Approving might simply involve clicking a checkmark next to each or selecting multiple and hitting Approve – Brex's UI emphasizes minimal friction here. A rejected expense might prompt a comment, and then the employee sees it highlighted (perhaps in red with a note) and can fix and resubmit.

For **reimbursements (out-of-pocket)**, Brex supports those too. A user can click "Add Expense" or a + button and choose "Reimbursement." They fill in the details similar to above but including how they paid (cash, personal card). Once submitted, these go to manager approval, and after approval, Brex either issues ACH reimbursement (if Brex Cash is enabled) or prepares a reimbursement list for the finance team. The Brex UI marks reimbursable expenses differently (they might appear with a wallet icon or label "Reimbursable"). Under the **Accounting – Reimbursements** page, an admin can see all approved reimbursements and initiate a payout. The UI likely integrates this into their Bill Pay or they might instruct you to pay via payroll – but Brex has been expanding into bill pay and ACH, so it could allow direct pay. If paid via Brex, the status updates to Paid and the employee might get a notification "You've been reimbursed \[X] for 3 expenses."

Reports & Analytics: Brex doesn't do traditional "expense reports" but it shines in **real-time reporting**. Under the **Reports** section, **Spend Reporting** gives interactive charts and tables ⁶⁷. An admin can filter by time (this month, last quarter, custom range) and by various dimensions (department, merchant, user, etc.) and the page populates widgets: e.g., a bar chart of weekly spend, a pie chart of spend by category, top 5 vendors by amount, etc. ⁶⁸. These widgets are configurable – clicking the three-dot menu on a widget lets you customize what it shows (maybe change that pie to show spend by department instead) ⁶⁹. You can also **add new widgets** to craft a custom dashboard ⁷⁰. This is very useful for finance teams and is a

differentiator for Brex's UI – it feels like a built-in BI tool. You can even save a snapshot of a report for later or export it as Excel/PDF ⁷¹ .

The **Compliance report** under Reports focuses on policy compliance: It shows metrics like “Non-compliant spend: \ \$X (Y% of total)” and breakdowns such as which departments or managers have the most non-compliant expenses ⁷² . Graphs might depict how many expenses are missing receipts vs missing approvals, etc., and you can click segments to drill down into the offending expenses ⁷³ . The UI uses red/yellow indicators here to draw attention to compliance issues. Brex essentially gives the admin a dashboard to monitor and improve compliance rates, directly on the platform (no need to export data to analyze missing receipts).

If your company uses **Brex Travel** (they partnered with TravelPerk), there's a Travel tab or travel section where employees can book flights/hotels. The UI for travel is likely an embedded booking portal that looks like a consumer travel site but tied to Brex. Travel bookings automatically generate “trip expenses” and feed into compliance (e.g., policy can enforce booking within budget). Brex's Travel report gives an overview of travel spend and bookings ⁷⁴ .

Cash Management: Brex also offers a business banking account (Brex Cash). If enabled, the UI includes a **Cash or Wallet** section where you can see your account balance, move money, and see transactions (almost like online banking interface). It's integrated such that paying your Brex card balance or vendor bills can be done right in the platform. The design is consistent – it will show a ledger of deposits and payments, with buttons like “Transfer Funds” or “Send Wire”. Security features (like wire approvals) are built-in with modals that require confirmation codes. The seamless integration of banking with expenses in UI is something Brex touts.

Team & Settings: In Brex's **Admin/Team** settings, you manage users and policies. The UI has a table of all users with columns for role, spend limit, last active, etc. ⁷⁵ . You can invite new users with a big “Invite User” button (Brex likely sends an invite email and shows pending invites status). Under policies, Brex's UI will let you configure rules like “Receipt required for expenses over \ \$75” or “Travel meals daily limit \ \$X” through a form or toggle switches. Brex also allows custom fields and connection of multiple entities: if you have multiple business entities, an **Entities** tab lets you manage each separately (this shows Brex's enterprise readiness). The UI clearly separates each entity's data and you can switch contexts via a dropdown at top (similar to how you switch companies in QuickBooks). This keeps data secure and prevents confusion.

Visual & Interaction Design: Brex's UI feels very **polished and corporate**, yet relatively easy for everyday users. The typography is modern (possibly using the company's bespoke font or a variant of Graphik). Titles and headings are bold, while transaction details are in regular font weight for contrast. Brex uses a lot of **module cards** with gentle shadows to segment different information – for example on the Home, each metric might be in its own card. This card-based layout makes the interface modular and clean.

Colors: Historically, Brex's branding included orange, but the platform itself leans on grayscale with orange highlights for interactive elements or important info. For example, the “+ Add Expense” or “Upload Receipt” button might be orange, drawing the eye to primary actions. Success messages might appear in green, error in red. Overall, the color usage is sparing, which contributes to a professional aesthetic.

There are nice animations, especially in charts (graphs animate on load) and in transitions (when switching filters on a report, the chart smoothly updates). Brex also provides feedback on actions: e.g., when you mark expenses as reviewed, a little toast pops up bottom-left saying “5 expenses marked as reviewed” – reinforcing the action taken.

Trust & Professionalism: Brex’s interface strongly emphasizes **control, compliance, and real-time visibility**, which inspires confidence. The presence of direct **audit metrics on the home page** (like “Spend in policy” percentage) signals to users that compliance is being monitored automatically ⁵⁴. By highlighting things like missing receipts or policy violations in bright colors and grouping them for easy review, Brex helps users correct issues proactively, reducing anxiety about audits. Another trust-building aspect is how Brex handles sensitive actions: for instance, when transferring money or issuing a large payment, the UI might require re-authentication or a PIN – small design choices that remind the user security is in place.

Brex also fosters trust through **transparency**. On the Home page, those “company metrics” such as *Time saved* and *Money earned* basically quantify how using Brex benefits the company (e.g., telling you how many hours employees spent submitting docs or how much you earned in card rewards) ⁷⁶ ⁵⁷. This not only is a pat on the back for the decision-makers (justifying the product’s value), but it also assures them that nothing is hidden – you can see exactly how your organization is doing in key areas.

Finally, the UI’s **consistency and polish** play a role. From the coherent iconography to the consistent placement of actions (e.g., always having an Export or Save button at top-right on pages where you configure things), Brex feels like an enterprise software in a consumer-friendly wrapper. It was designed to impress CFOs and also delight regular employees. By integrating so many financial workflows (card spending, reimbursements, bill pay, travel, banking) into one unified interface, Brex reduces the need for multiple systems, which inherently reduces complexity for users. That unified experience – all accessible with one login and one support system – conveys reliability. In sum, Brex’s UX/UI comes across as **powerful yet approachable**: it gives finance teams granular control and insight ⁷⁷, while giving employees a straightforward tool to handle their expenses without the usual pain of “expense reports” ⁷⁸.

Sources: Brex Help Center ⁶⁴ ³⁷, Brex Product Blog ⁷⁹, Brex Support Articles ⁶² ⁸⁰.

Divvy (BILL Spend & Expense)

Background: *Divvy* (now part of BILL and rebranded as **BILL Spend & Expense**) is an expense management platform centered around smart corporate cards and budgeting. It’s renowned for a top-notch UI/UX – in fact, one independent review noted that “out of all the competitors, Divvy has the best UI/UX” and handles team budgeting extremely well ⁸¹. The interface is **bright, intuitive, and user-friendly** while packing in robust features like virtual card management, real-time expense tracking, and dynamic budgets. We’ll refer to it as Divvy here for familiarity, though new branding may label it under BILL.

Login & User Roles: Divvy is a web app with a companion mobile app. Users log in with email/password (and can enable 2FA). As with others, SSO integration is available for enterprise clients. Upon login, Divvy might ask whether you’re signing in as an Admin or User if your account has both roles, because the UI can change accordingly (more on that in a bit). Typically, users land on a **central Dashboard**.

Dashboard (Real-Time Spend Overview): Divvy's dashboard is a **centralized hub giving real-time visibility into cash flow, spending, budgets vs actual, and more** ⁸². It's designed to answer, "How are we doing on spend right now?" The dashboard usually features:

- **Live Budget Progress:** If your company set budgets (e.g., a monthly budget for each department or project), the dashboard shows budget utilization. For example, a widget might display "Marketing Q3 Budget: \ \$8,000 of \ \$10,000 spent" with a progress bar (green if on track, turning red if over budget). Managers can see multiple budgets they oversee in a list or tile view. Divvy is big on *visual cues* – expect color-coded bars and maybe a calendar heatmap of spend.
- **Spending Summary:** A graph or chart of total company spend over time (cash flow). This could be a line chart of daily spend or a cumulative monthly chart. Divvy likely allows filtering this by account or category. If your company uses Divvy for bill pay, it might integrate accounts payable here too.
- **Alerts & Tasks:** The dashboard might highlight things like "X transactions awaiting your review" or "Y cards need receipts attached". Divvy historically tried to eliminate formal expense reports, so it surfaces tasks continuously rather than in batch reports. For instance, an alert like "2 transactions exceeded budget and were declined" or conversely "All expenses are in compliance this period" might show, giving an at-a-glance compliance health check.
- **Virtual Card Insights:** If you use Divvy's virtual cards for subscriptions, the dashboard can show any noteworthy activity (e.g., "Netflix subscription card was auto-declined – over limit", which might indicate a price increase). This kind of insight is unique to Divvy's spend-centric design and builds trust that no surprise charges slip by.

Divvy's interface uses a **left navigation menu** (now presumably styled in BILL's design system but still very clean). Common main sections include: **Transactions, Cards, Budgets, Reports/Insights, and Members**. There may also be an **Accounting** or **Integrations** section for QuickBooks sync, etc. Divvy's nav labels are straightforward; for example, "Transactions" is where all expenses live (like an expense log), and "Budgets" is where you configure and monitor budgets.

Expense Tracking (Transactions Page): Divvy's approach eliminates the concept of compiling expense reports. Every transaction (whether on a Divvy corporate card or a manual expense entry) appears in the **Transactions list**. This page is akin to a ledger of expenses with columns for Date, User, Merchant, Amount, Budget (if allocated), Category, and Status. You can filter transactions by status: e.g., *Needs Receipt, Needs Review, Flagged*, etc. Divvy automatically matches receipts if you use their mobile app or email forward – receipts uploaded are attached to transactions (the UI shows a receipt icon next to entries that have an image attached). If a transaction is missing a receipt or any info, it will be highlighted (maybe an orange dot or an icon in the Status column).

For example, an employee buys a \$100 item on their Divvy card. In Divvy, that transaction immediately shows up for them under Transactions with status "Uncategorized" or "Missing receipt." The employee can click it, which opens a detail pane or popup where they can select an expense category (Divvy syncs categories from your accounting software, so they'll see something like Travel, Meals, Office Supplies, etc.) and attach a receipt. If the employee doesn't do it promptly, Divvy's system will **remind them** – possibly via notification or an Inbox message. Divvy also does **auto-categorization** using AI for some transactions, saving time.

Importantly, Divvy ties every expense to a **Budget**. When an employee transacts, they usually have to pick which budget it comes from (or it's pre-assigned if using a specific card). The UI might have a drop-down on

the transaction detail “Assign to Budget: [Choose budget]”. This linkage allows Divvy to enforce spend limits automatically. If an expense would exceed the remaining budget, Divvy actually declines the card at purchase time – providing immediate control. In the UI, those instances show as **“Declined” transactions** with a note (like “declined – over budget”). Managers will see those and can adjust budgets if needed (the UI for adjusting budget is easy – click the budget, edit the dollar amount, and changes propagate in real time).

Budgets & Cards: The **Budgets page** in Divvy is a highlight. It presents all active budgets in either a card grid or table. Each budget entry might look like a card with the budget name, total amount, spent amount, and a list of members or departments in that budget. For example: *“Sales Team Travel – \5,000 monthly – 60% used”* with a green progress bar. If something is over or nearing limit, it likely turns red and bubbles to top. By clicking a budget, you drill down into its details: you’ll see all transactions tied to it, which members have spent how much, and you can edit settings. Divvy allows budgets to reset periodically (monthly/quarterly) – the UI shows the current period’s usage and maybe a countdown “X days until reset.” Creating a budget is done via a clear form: name, amount, frequency, members (choose who can spend from it), categories allowed, and approvers. The UI includes helpful defaults (like templates for common budgets) and can notify you if you try to allocate the same person to multiple overlapping budgets (to avoid confusion).

Virtual and Physical Cards: Divvy issues each user a physical Visa card and allows unlimited virtual cards. The **Cards page** lists every card (with the last 4 digits) and relevant info: cardholder, assigned budget, current limit, and status (active/frozen). The UI might group cards by person or by budget. For virtual cards, it often displays the vendor name you might have labeled it with (e.g., “Adobe Cloud card – limit \200/month – Auto-lock on Jul 30”). Creating a virtual card in the UI is a standout experience – you click **“New Card”**, enter a nickname (usually the vendor or purpose), select a budget and amount, and instantly a virtual card number is generated on screen. You can copy the number or see a QR code to scan it into mobile wallet. The card detail will show the full number (masked except last 4 by default until you click to reveal), CVV, and controls like “Lock Card” or “Cancel Card”. This immediate feedback and control (turning cards on/off with a toggle) is very empowering for users and admins.

The UI communicates card status clearly: active cards are green, frozen are gray or have a lock icon, expired cards might be red or in an “Archived” section. If a user tries to spend beyond their allocated budget, the app declines the charge and sends a push notification like “Your card was declined – over budget”. In the web UI, those show up as mentioned in the transaction list with clear labeling.

Another neat UI element: **subscriptions management**. Divvy allows you to create virtual cards per vendor subscription, so the UI will show if a vendor tried to overcharge. For example, if Netflix raises price and tries \20 but your card limit is \15, Divvy declines it. In the dashboard or budget view, you’d see a notification or a flagged transaction, so finance can address it. This level of granular control surfaces directly in the interface (often under a “Alerts” or “Transactions > Needs Attention” filter).

Approval Workflow: Divvy’s approach to approvals is policy-based and budget-based. Many small expenses might not need manager approval because budgets inherently control spending. However, if an employee *requests* more funds or a budget increase, that triggers an approval workflow. In the UI, there may be a section for **“Requests”** or managers get notified via email and in-app. For example, an employee can hit “Request Funds” if they plan to spend beyond their limit. They input amount and reason, and this appears in the manager’s Divvy interface, possibly on the Dashboard (“John requested \500 for Marketing Events”). The manager can approve or deny with one click, and if approved, Divvy automatically updates the budget/

card limit. The UI here likely uses a modal or a dedicated “Requests” page listing pending requests with Approve/Deny buttons.

For expenses that violate policy (e.g., if someone categorizes an expense as a certain type that needs review), Divvy can mark them for review. The manager or admin then filters transactions by “Flagged” or “Over-policy” and can review details. Since Divvy tries to catch issues at time of spend (declining or requiring justification up front), the after-the-fact approval workload is reduced, which is reflected in the UI’s lack of a traditional “report approval inbox.” Instead, managers just handle exceptions as they arise, often from the Budget or Transactions view.

Integrations & Export: Divvy (BILL Spend & Expense) integrates with accounting software like QuickBooks, NetSuite, etc. The **Accounting/Export** section of the UI allows admins to map expense categories to ledger accounts and then export transactions. Perhaps there’s an **“Export” button** that when clicked, pushes all reviewed transactions into QuickBooks online via API. The UI likely shows a log of last sync, any errors (like an unmapped category), and provides the ability to download CSVs if needed. One review noted that Divvy *“natively integrates with QuickBooks Online and automatically reconciles books”* ⁸³ – so the UI might have a setting to enable auto-sync nightly. Admins can navigate to an **Integration** settings page to connect their QBO account – Divvy’s UI walks them through authorization and field mapping in a wizard-like flow (with progress steps and checkmarks as each mapping is completed). Once set, expense data flows with minimal manual intervention, and the UI provides confidence by showing sync status (e.g., “All transactions through Aug 31 have been exported to QuickBooks” perhaps with a timestamp and green check).

Visual Style: Divvy’s design is **bright and engaging**. It often uses a teal or blue accent color (Divvy’s original branding had a teal-blue and white scheme) along with the BILL orange now possibly. The interface is characterized by a lot of well-organized whitespace, making it feel less intimidating than some enterprise software. Buttons are clearly labeled (e.g., “Create Budget”, “New Virtual Card”). Font is clean and large enough, and there’s a playful edge in some icons and illustrations (for example, Divvy’s marketing materials had fun graphics for achieving budgets, etc., some of that ethos can carry into small empty state illustrations in the app).

One might find, for instance, an empty state for budgets like a simple line art of a chart with “No budgets yet – create one to start managing spend!” encouraging action in a friendly way. These touches contribute to Divvy’s high user satisfaction. Indeed, the app was often praised for minimizing training – everyday employees can figure out how to snap a photo of a receipt and attach it, or request a budget increase, without a manual ⁸⁴ ⁸⁵ .

Building Trust: Divvy’s UX fosters trust through **real-time control and visibility**. Managers feel in control because they literally **set limits that enforce themselves** – the UI shows that when a budget is set, any overages are automatically blocked, which means they can trust employees to use the cards within guardrails ⁸⁶ . For employees, having their own corporate cards (with limits) conveys trust from the company, and Divvy’s UI empowers them to spend responsibly: they can see their remaining budget in the mobile app at any time, preventing the awkward “will this be declined?” guesswork. The transparency of seeing *your own spend vs budget* in the app likely encourages self-regulation.

Additionally, Divvy sends proactive alerts that build confidence. An employee might get a mobile push like “Don’t forget to upload a receipt for yesterday’s \$120 dinner – due in 3 days.” This gentle nudge, as opposed to a manager nagging later, makes compliance feel like part of the normal flow, not a personal reprimand.

The UI often highlights positive achievements too – for example, if an entire budget period ended with no overages, the dashboard might subtly acknowledge that (“100% of spend within budgets!”) reinforcing good behavior.

From a security standpoint, Divvy’s instantaneous card controls (freeze card with one click) and **fraud detection** (the system can flag duplicate charges or suspicious activity) give both admins and users peace of mind. An admin seeing the “fraud prevention” note in settings or experiencing a caught fraudulent charge (with a UI alert “Transaction flagged as potential fraud – card automatically frozen”) will trust the platform deeply.

Finally, Divvy’s integration with the larger BILL ecosystem likely introduces a unified experience for AP (bills) and expense management. This means a company using BILL for payables and Divvy for expenses can see a more holistic financial picture, which the UI could consolidate in the future. In any case, Divvy’s design philosophy of **simplifying expense management and making budgeting collaborative** is evident in the UI: it turns what used to be after-the-fact expense policing into a *real-time, shared responsibility*. The UX is almost game-like for budgets – managers allocate, employees spend within limits, everyone monitors the “score” together. This not only feels modern and efficient, it *builds a culture of trust* around spending company money, all facilitated by a well-crafted interface ⁸⁷ ⁸³ .

Sources: Efficient App Review ⁸¹ ⁸³ , Vintti Divvy Review ⁸² ⁸⁸ .

Zoho Expense

Overview: *Zoho Expense* is part of the larger Zoho business software suite, and it offers a comprehensive travel and expense management solution. In 2023, Zoho Expense launched an all-new UI that significantly modernized its look and feel ⁸⁹ . This revamp introduced a clean, modular interface with distinct **views for different user roles** (employee vs admin vs setup) ⁹⁰ . Zoho’s design prioritizes usability and customization – making sure the software can adapt to various company needs while still being easy to navigate. As a result, Zoho Expense’s UI might not be as flashy as some startups’, but it is **intuitive, enterprise-friendly, and highly configurable**.

Login & First Look: Users log in through Zoho’s unified login (which can include single sign-on via Zoho Directory or other SAML providers). Once in, they are presented with one of three primary views depending on role: **My View**, **Admin View**, or **Setup View** ⁹⁰ ⁹¹ . There are convenient toggle buttons or tabs to switch between these views if the user has multiple roles (e.g., an admin who also files their own expenses can toggle from Admin to My View easily). This separation is a smart UX decision: it prevents regular employees from being confused by admin menus, and it gives admins a focused dashboard for oversight.

My View (Employee Dashboard): The **My View** is essentially the home page for end users (employees who submit expenses or approvers who manage reports). It’s described as the “creation hub” where employees can **autoscan receipts, create expenses, create expense reports, and submit them** ⁹² . In My View, an employee sees a personal dashboard – likely a summary of their recent activity and any tasks. Key elements include: - A quick action panel with big icons/buttons like **Scan Receipt**, **New Expense**, **New Report**, **New Trip Request** (Zoho Expense handles travel requests too). This encourages users to start recording expenses right away. - A list or tiles for **Open Expense Reports** (drafts or unsubmitted reports the user is working on) and their statuses. For example, “March 2025 – Draft – 3 expenses (\\$450)” might be listed with an edit icon. - **Approvals Inbox:** If the user is an approver for others, My View will show pending approvals.

Perhaps a section “Requests for your Approval” with items like “Trip Request – Alice – \$500” or “Expense Report – Bob – \$1,200” which they can click to review. This surfaces to-dos prominently. - **My Settings shortcut:** Zoho highlights that My View provides access to a *My Settings* module for personal preferences ⁹². Likely at the top-right or side, there’s a gear or profile icon that opens things like updating your traveler profile (for booking), setting delegates (who can file on your behalf), and default values (e.g., default currency, project, etc., to auto-fill new expenses). By exposing these in the employee view, Zoho gives power users some customization without going into the admin settings.

Visually, My View might have a two-column layout: on the left the creation and tasks, on the right maybe policy reminders or a help feed. Zoho tends to use blue and gray tones in their interface with orange highlights (Zoho’s brand color palette is diverse but they often use a calming blue for Expense). The interface is likely tabbed or sectioned in a way that when you click “Expenses” you see your list of individual expenses (scanned receipts, etc.), and “Reports” shows your reports.

Admin View (Admin Dashboard): The **Admin View** is for finance teams and administrators. Zoho describes it as where admins get a *“bird’s-eye view of spending from the dashboard”* and can manage reports, trips, cards, and analytics ⁹³. So upon switching to Admin View, the screen changes to a company-wide dashboard. This might include: - **Spending Summary charts:** Possibly a big number for “Total expenses this month” and graphs by category or department. Zoho likely includes configurable widgets (e.g., top 5 expense categories, number of reports submitted vs approved, etc.). - **Policy Violations:** A section might show “X policy violations pending” or “Y expenses auto-flagged by audit”. Since Zoho has an AI-driven audit engine now (detecting duplicates and fraud) ⁹⁴, the admin dashboard could highlight any suspicious expenses found by AI. - **Pending Approvals (Company-wide):** Admins might see all outstanding reports that are not fully approved yet (so they can chase if needed). - **Quick links to Reports/Trips/Advances:** The admin view likely has tabs or menu items for **Reports, Trips, Purchase Requests, Advances**, etc., covering all modules. In Admin view, clicking “Reports” would show a consolidated report list for the organization with filters (by status, by submitter, by date). This is where finance can audit or force approve/reject if needed. Similarly, a “Trips” page shows travel requests. - **Corporate Cards:** A section or tab for **Card Management** is included ⁹³. Admins can see all company credit cards and their transactions, similar to Ramp/Brex. They can match card feeds to expense entries. Zoho’s UI likely has a page listing each card (with last 4 digits, user, status, credit limit, etc.) and showing unmatched transactions (charges that haven’t been expensed yet). Admins can click to either create an expense from a transaction or match it if the user already recorded it (the interface might auto-match by amount/date and just await confirmation). - **Analytics:** Admin view gives access to **Analytic Reports**. Zoho has an Analytics module (and even integration with Zoho Analytics, their BI tool). Within Zoho Expense, an admin can run standard reports like “Expense by Category” or “Expense by Employee”. The UI probably provides some preset charts and the ability to customize or export. It might open a separate Analytics interface or embed interactive charts (depending on if Zoho Analytics is integrated). At minimum, expect an **Analytics tab** where an admin can generate PDF/Excel of various summaries (with the UI offering filters and date ranges).

The layout in Admin view might be more data-dense (lots of tables and charts) compared to the simpler employee view. Zoho uses a consistent header and menu system across views, so likely you have a left menu with main modules: Dashboard, Reports, Trips, Cards, Analytics, etc., in admin view. Admins also have an “Users & Settings” but that is moved to Setup view.

Setup View (Configuration): The **Setup View** consolidates all settings in one place ⁹⁵. This is very useful as Zoho Expense has many configurable aspects: organization profile, user management, roles &

permissions, expense categories, per diem rates, multi-level approval workflows, integrations, etc. In the new UI, instead of hunting through multiple settings menus, the Setup View presents a settings dashboard. It likely has sections or icons for: - **Organization Settings:** basic org info, currency, fiscal year, etc. - **Users & Roles:** manage users, define approvers, assign departments, etc. - **Policies & Rules:** set up expense policies (limits, required fields, approval flows). Zoho allows multiple policies (e.g., one for domestic travel, one for international), and each can have multi-level approvals and spend limits. The UI here might list all policies with an overview and you click one to edit its specifics in a form or wizard. - **Expenses & Categories:** create/edit expense categories (and map to accounting GL accounts if integrated), set up custom fields, tags, etc. - **Automation:** configure things like auto-approve rules, integrations like receipt auto-forward (Zoho can auto-import receipts from email). - **Integrations:** connect to accounting software (Zoho Books, QuickBooks, Xero, etc.), HR systems, travel booking tools. Each integration likely has a sub-page with a connect button or settings if connected. - **Data Administration:** import/export data, view logs, etc.

The Setup view's UI is likely icon-driven (each major setting area represented by an icon tile for quick access) for better accessibility ⁹⁵. This reduces cognitive load because an admin can switch into "Setup mode" where their mindset is to configure, separate from "Admin mode" where they monitor and manage.

Expense Workflow (Employee Perspective): In Zoho, employees still create **Expense Reports** (as opposed to continuous submit per transaction). The typical workflow: 1. Employee captures expenses: They can **autoscan receipts** – Zoho Expense has an AutoScan feature where you upload a photo and OCR extracts details (similar to Expensify) ⁹⁶. In the UI, unsubmitted expenses likely reside in an "My Unreported Expenses" list in My View. There's possibly a tile showing how many unreported items you have, encouraging you to add them to a report. 2. **Create Expense Report:** The user clicks "New Report", gives it a name (or one is auto-assigned like "Report <month> <year>"), and then adds expenses to it. Zoho's UI probably lets you multi-select from your unreported expenses and add to the report, or create new expenses on the fly inside the report. 3. **Submit Report:** Once the report is complete, user submits it. The UI will perform validations (e.g., if any expense violates policy, it might warn "Policy Violation: one expense exceeds daily limit, still submit?" or require an exception reason). Upon submission, the report moves to the manager's queue. The employee gets a confirmation, and the report appears under "Submitted Reports" with a status. Zoho likely emails approvers as well.

For employees, managing reports is straightforward with a list view (with filters like Draft/Submitted/Approved). The report detail view shows all expenses in a table, totals, and any policy flags highlighted (maybe a red exclamation on a line item). Approvers reviewing a report see much the same view but with Approve/Reject buttons. If they reject, they must provide a comment. The UI then marks the report as Rejected and sends it back to the employee's Drafts with the comment visible.

Travel & Requests: Zoho Expense also includes a **Travel Requests** module (essentially a lightweight travel booking or request system). In My View, an employee can create a **Trip** – providing destination, dates, estimated costs, etc., which goes for approval before they incur expenses. The UI for creating a trip looks like a form for itinerary details and maybe linking to any travel bookings (Zoho has integration with travel partners or you can attach quotes). Once approved, a trip might allow direct booking through integrated systems or simply serve as pre-approval. The nice part: *travel expenses can be tied to the trip*. The UI likely groups expenses by trip if they are linked, aiding both user and approver to reconcile travel spend.

Additionally, Zoho introduced **Purchase Requests** in the new version ⁹⁷. This is more like a requisition system for non-travel purchases. An employee can request to buy something (say a new laptop) and once

approved, it can convert into an expense or be recorded when the purchase is made. This encroaches on procurement software territory but shows Zoho's breadth. The UI for purchase requests lives probably under a "Requests" tab. It would list all your purchase requests and their status. Creating one requires filling out item, cost, reason, etc., and selecting an approver if not auto-routed. This request then appears on the approver's side, similar to a trip or expense report approval.

Corporate Cards in Zoho: Many companies using Zoho Expense will integrate their corporate cards. Zoho has a **Corporate Card Management** feature ⁹⁸. In Setup, admins add card feeds (or manual import). Then, in Admin view, there's a Cards module showing all card transactions. The UI likely indicates which transactions have been matched to an expense report and which are "unmatched" or "unexpensed." Unmatched ones can be pushed to employees' My View (maybe they appear in the employee's expense list with a note that it's from card and waiting for receipt). The system can also auto-create expenses from card feed for the user, which they just need to review and submit. Admins can enforce that card expenses cannot be edited except to attach receipts and categorize – ensuring consistency.

The UI for card reconciliation might highlight if any card transactions are orphaned past a certain number of days (e.g., "5 transactions from Jan still not reported"), allowing admins to chase or even automatically mark them. Good UI likely uses color-coded badges for card transactions (maybe a credit card icon next to them).

Visual & Interaction Design: Zoho's new UI is built on principles of **usability, control, customization, extensibility** ⁹⁹. In practical terms: - **Usability:** They streamlined navigation (the 3-view system). They likely improved spacing and fonts for clarity. Buttons are labeled in plain language (e.g., "Create Expense" vs just an icon). They also likely added keyboard shortcuts or bulk actions in lists to help power users. - **Control:** The UI provides multiple features to control spend: multi-level approvals, budgets vs actuals reports, and the **AI fraud detection** engine results right in the app ⁹⁴. For example, if the AI flags duplicate receipts, the UI might show a warning on the expense line like "Possible duplicate of Expense #123" and an admin can review that in an Audit tab. - **Customization:** Zoho allows customizing forms and fields. The UI likely has a **form builder** in Setup where you can drag and drop to add custom fields to expense forms or hide fields not used. The mention of "Customize everything to a T" ¹⁰⁰ implies an admin could, for example, create a custom expense layout for the IT department vs the Sales department, each with different fields, and the UI will show those conditional layouts to the respective users. This flexibility is a strength but could make the UI complex, so they probably keep the customization interface separate in Setup view (so day-to-day users aren't overwhelmed). - **Extensibility:** The integration with Zoho's AI assistant Zia is notable ¹⁰¹. Zia might manifest as a chatbot or notification system inside Expense that tips off users about tasks ("Hey, you have 2 expenses not submitted" or alerts admins to anomalies). This adds an interactive element. The UI has to accommodate such notifications maybe as a sidebar or a bell icon with Zia's suggestions.

Mobile Parity: Zoho Expense also has strong mobile apps (Android/iOS) with recent updates (like iOS 16 features in 2025) ¹⁰². The mobile UI parallels the web's My View – offering receipt scan, creating expenses, and submitting on the go. Mobile also supports an **offline mode** for recording expenses without internet, syncing later (important for travelers). Visual consistency between web and mobile ensures users aren't confused switching platforms.

Trust & Professionalism: Zoho's UI exudes a **business-casual professionalism**. It's not as minimal as some startup UIs, but it's systematic and reliable. Because Zoho Expense can handle complex enterprise

requirements (multi-currency, multi-country, per diem calculations, etc.), the UI communicates this robustness by exposing those features in a logical manner (like dedicated sections for Travel, Per Diem, etc., in the features menu ¹⁰³). For a user, knowing that everything from scanning a receipt to booking travel to auditing compliance can be done in one app adds confidence – it feels like a one-stop shop with Zoho's backing (Zoho being a long-standing SaaS provider).

Security is implied through things like role-based views (the mere fact that as an employee you can't even see admin settings due to the separate views makes it feel secure and appropriate) and explicit controls in UI (like two-factor can be enforced for approvals, perhaps noted in Security settings). Zoho likely also shows a banner like "GDPR compliant" or audit logs for changes to settings, which enterprise clients look for.

One more trust factor: Zoho's integration with its broader suite (if you use Zoho Books or Zoho CRM, etc.). The UI likely has consistent design language with those, and if you're in the Zoho ecosystem, Expense feels like a natural extension. That consistency in UX across products (similar buttons, dialog styles, etc.) builds user trust as they navigate between systems.

In summary, Zoho Expense's UI caters to a wide range of users: it's easy enough for a new employee to snap a receipt and submit an expense report, and powerful enough for an admin to manage complex policies and analyze spend trends – all within a cohesive interface. The recent redesign doubled down on clarity (distinct views) and power (more features like purchase requests, advanced customization) while maintaining an intuitive flow ¹⁰⁴ ⁹¹. It might not have the flashy startup sheen, but it feels **dependable and tailored**, which is exactly what many finance teams need for long-term trust in an expense system.

Sources: Zoho Expense Announcement ⁹³ ⁹⁵, Zoho Expense Blog ¹⁰⁵ ¹⁰⁶, Zoho Help Docs and Press ⁹⁷ ¹⁰⁰.

Each of these leading expense management apps demonstrates unique UX/UI approaches: **Expensify** focuses on a task-driven Inbox and chat-style interactions to simplify compliance ³, **Ramp** and **Brex** emphasize real-time control and analytics with sleek dashboards ²⁸ ⁷⁷, **Divvy (BILL)** innovates with budget-based spending and a highly engaging interface ⁸¹ ⁸², and **Zoho Expense** delivers an all-in-one, customizable platform suitable for global enterprises ⁹¹ ¹⁰⁰. Despite differences, common design themes emerge: **prominent navigation for core modules**, quick capture of receipts/expenses, clear status indicators for tasks and policy compliance, and a polished visual design using whitespace and color to build trust. These apps make heavy financial workflows feel manageable by surfacing what matters most to the user the moment they log in – be it a reminder to submit last week's lunch receipt or an overview of company-wide spend. The consistent, thoughtful UI patterns (like global create buttons, filterable tables, and at-a-glance dashboards) across these apps can serve as a blueprint for any new expense app aiming to feel both **professional** and **user-friendly** in this space.

Sources:

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