

# Expense App UI/UX Teardown: Leading Platforms Compared

Below, we break down the user experience and design of several top expense management apps. For each platform, we detail the login/landing flow, navigation structure, key pages & workflows, and visual design patterns (including color codes and any unique UI elements). The goal is to reverse-engineer their interfaces as a blueprint for your own app design.

## Expensify

### Login & Landing Flow

**Authentication:** Expensify supports email/password logins and common SSO options (Google, SAML SSO via Okta, etc.) <sup>1</sup>. New users can also sign up with just an email or even a phone number – the homepage prompt invites you to “Enter your email or phone number” to get started <sup>2</sup>. This implies Expensify may send a magic link or OTP for quick access via phone. Two-factor auth is available for security (often via a code or an app).

**Post-Login Experience:** Upon login, users enter “**New Expensify**,” a redesigned interface (launched ~2023) that blends expense management with a chat-centric paradigm <sup>3</sup>. Instead of a traditional dashboard, the landing screen feels more like a messaging app. A left sidebar lists chat conversations – including a “**Concierge**” chat (Expensify’s AI/human hybrid assistant) and individual or group chats for expense reports, trips, or invoices. This chat-first approach means that right after login, users often see a conversation view rather than static widgets. The Concierge greets users and can guide them to submit expenses or fix issues via chat commands. This is a **unique twist** – Expensify essentially turned expense reporting into a real-time chat workflow <sup>4</sup> <sup>5</sup>. For example, an employee might upload a receipt, and the image plus OCR’d details appear in a chat with their approver, who can ask questions or approve right in that thread.

**First-Impression UI:** In New Expensify’s default landing (often the personal chat or “Inbox”), the UI is clean and minimal. The screen is divided into a left sidebar and a main content area. The main area shows either a chat log or a focused view (like an opened expense or report). There isn’t a traditional widget dashboard with charts; instead, an “**Inbox zero**” philosophy is used – pending tasks (unsubmitted expenses, reports awaiting approval, etc.) are surfaced via the Concierge or shown as notifications (e.g. a counter on the chat indicating items to address). This design aims to make the product feel less like accounting software and more like a messaging tool where managing expenses is as easy as sending a chat message <sup>3</sup>.

### Navigation & Layout

**Overall Layout:** Expensify’s web app uses a two-column layout. The **left sidebar** is the primary navigation hub, doubling as a chat list. It shows icons for Home/Inbox, Chats, and possibly a plus button to create new chats or reports <sup>4</sup>. Each chat corresponds to an expense report, a receipt, a payment, or a conversation with another user (for example, requesting money). This is quite different from conventional menu

structures. In the legacy Expensify (Expensify Classic), navigation was menu-driven (Dashboard, Expenses, Reports, Admin, etc.), but in New Expensify those concepts are accessed through chat or search.

**Sidebar/Chat List:** The top of the sidebar has the user's avatar and an **omnibox (global search)**. Expensify heavily encourages using the search bar (often activated with a keyboard shortcut) to jump to any expense or feature directly <sup>6</sup>. Below that, the sidebar lists recent chats. For example: - **Concierge:** Always pinned at top – this is the assistant that handles tasks via chat. - **Individual chats:** e.g. a chat with a colleague if you split an expense, or a group chat for a multi-person expense report. - **Policy/Group chats:** If you have corporate card programs or group reports, those appear as well.

**Menu Actions:** Instead of a traditional top navigation bar, Expensify relies on contextual menus. There is a floating **"New"** button (a green plus) to create something: e.g. "New Expense" or "New Report" or "New Chat." On clicking, it might open a dialog or simply direct you to chat with Concierge using a command (Expensify's Concierge can interpret commands like "new report"). The interface is unified around the chat metaphor – even creating an expense can feel like sending a message (you can drag a receipt image into the Concierge chat, and it responds with the scanned expense details).

**Screens and Navigation:** If a user navigates (via search or a chat link) to a more traditional screen (for example, **Insights** or a settings page), Expensify will display that content in the main panel. The help docs mention an **Insights page** that you open "from the left-hand menu" <sup>7</sup> – in New Expensify, this likely means accessing a link (perhaps via search or a chat command) since the left menu itself is the chat list. The New Expensify UI does still support non-chat pages for things like settings or admin controls. These often slide out as modals or separate panels on top of the chat. For instance, clicking your profile avatar brings up a menu with options like Personal Settings, Account Settings, etc., in an overlay.

**Mobile Parity:** On mobile, Expensify uses a similar approach. The app essentially looks like a chat/messaging app. Navigation is via a bottom tab bar with Chats, Tasks, and Profile. The experience is cohesive – a user can snap a photo of a receipt with the mobile app and it appears as a message in the appropriate chat (e.g., the report chat) on both mobile and desktop <sup>8</sup>. This cross-device consistency is a deliberate design goal of New Expensify, aiming for a **"collaborative" feel** rather than solitary form-filling.

## Key Workflows & Screens

Despite the novel UI, Expensify still handles the classic expense management tasks:

- **Scanning Receipts & Creating Expenses:** Users can create expenses by uploading receipts. In New Expensify, you might drag-and-drop a receipt into the Concierge chat on web, or use the mobile app camera. Expensify's AI (OCR) scans the receipt and returns a message with the expense data (merchant, date, amount) filled in <sup>9</sup> <sup>10</sup>. The user or Concierge then categorizes it (Concierge often auto-categorizes based on past behavior). The expense can automatically be added to a report. The UI for an expense detail opens as a card over the chat, showing fields like date, amount, category, tags, etc., with a preview of the receipt image. The design uses large, readable fonts and simple dropdowns – one review specifically praised *"large, easy-to-read font and 'recently used' category suggestion tool"* in the new interface <sup>11</sup>.
- **Submitting Expense Reports:** In Expensify, an **Expense Report** is a collection of expenses usually submitted for approval/reimbursement. In the new UI, a report is represented as a group chat.

When you open a report (chat), you see a list of expense messages. At the top might be a summary (total amount, status). Users can type messages to their approver (e.g., “Please approve by Friday”). When ready, a user hits a **Submit** action (likely a button in the chat UI or a slash command). Managers can approve with one click – possibly by reacting in the chat or pressing an Approve button. Expensify highlights one-click approvals <sup>12</sup> – likely implemented as a prominent button in the report view. Once approved, the chat might show “✓ Approved by [Manager]” as a system message.

- **Real-Time Collaboration:** A big advantage of Expensify’s design is that any clarification happens in context. Instead of a manager rejecting a report via email, they can @mention the employee in the report chat and ask a question on a specific expense. This **contextual conversation** speeds up resolution <sup>4</sup>. Expensify essentially merged an expense approval workflow with a messaging thread, eliminating back-and-forth emails.
- **Navigation to Traditional Pages:** For policy admins, Expensify still has settings pages. For example, managing integrations or expense policies (rules) happens in settings (accessible via the user’s avatar menu). Those pages use more conventional UI (forms, toggles). The new design system applies here too: plenty of white space, Expensify’s **hero green color** for primary buttons, and updated icons. Admins also have an **Insights** dashboard: a visual analytics page with charts like spend by category, top spenders, etc. (The help doc mentions pie charts and filters on an Insights page <sup>13</sup> <sup>14</sup>). This likely lives under the left menu as an option (possibly only visible to admins).
- **Multi-platform features:** Expensify covers expenses, invoices, bills, travel bookings, and its own corporate card. The UI accommodates these via different chat types or modules. For instance, the **Expensify Card** (a corporate card) transactions appear automatically in a user’s expenses. The user might get a chat message, “You bought \$50 gas on your Expensify card – please upload a receipt.” They can respond by attaching it, and Concierge matches it <sup>15</sup> <sup>16</sup>. Similarly, travel bookings through the system would generate itinerary chats. Despite the chat focus, these specialized workflows often have dedicated summary screens (e.g., a table of all company card transactions for the admin). New Expensify’s navigation allows switching to those screens via search or the Company settings.

## Visual Design & Styling

**Look and Feel:** Expensify’s new interface is designed to be **friendly, bold, and modern** <sup>17</sup>. It uses Expensify’s fresh branding: lots of white background, high contrast text, and splashes of vibrant color for accents. The signature color is a bright **green** (Expensify’s “hero” color) which is used on primary buttons, highlights, and the sidebar iconography <sup>18</sup>. This green has a hex value of **#03D47C** <sup>19</sup>. The palette also includes a golden yellow (**#FED607**) and a bright blue (**#0185FF**) as secondary accents <sup>20</sup> <sup>21</sup>. For text and dark backgrounds, Expensify uses a deep navy blue/black (**#0C1B33** as a dark tone) <sup>22</sup>. These colors give the UI a trustworthy yet fresh appearance – for example, the **floating action button** “+” might be in the hero green, and hyperlinks or active states in the blue.

**Typography:** Expensify invested in custom typography. The fonts “Expensify New Kansas” and “Expensify Neue” are used for headlines and body <sup>23</sup>. In practice, the font has a clean, sans-serif look with good readability. Large headings (like section titles “Reports”, “Expenses”) use a heavier weight, whereas the chat text is a regular weight for easy reading. The font sizes are slightly larger than traditional enterprise

software – a review noted the “*large, easy-to-read font*” of the new interface <sup>11</sup> which improves usability. This contributes to a less intimidating feel for users who dislike doing expenses <sup>24</sup>.

**Icons & Imagery:** The iconography has been refreshed to be unique to Expensify <sup>25</sup>. Icons are simple line-based glyphs with a friendly style (rounded corners, consistent stroke width). For example, the receipt icon, report icon, and chat icon all follow a cohesive style. Animations and motion are subtle. Expensify likely uses slight motion when sending a message or marking an expense “Approved” (perhaps a brief bounce or color change to provide feedback). They even added delightful touches like a custom **sound** when you submit an expense report <sup>8</sup>, aiming to make the experience “joyful” not just tolerable.

**Example Style Snippet:** Below is a sample of Expensify’s design tokens in CSS form, illustrating the core brand colors:

```
/* Expensify Design Tokens */
:root {
  --color-primary: #03D47C;    /* Hero Green - primary action */
  --color-secondary: #0185FF; /* Bright Blue - links, accents */
  --color-warning: #FED607;    /* Yellow - warnings or highlights */
  --color-dark: #0C1B33;      /* Dark Blue - text and headers */
  --font-sans: "Expensify Neue", sans-serif;
}
button.primary {
  background: var(--color-primary);
  color: #FFFFFF;
  border-radius: 8px;
  font: 500 16px var(--font-sans);
}
```

These color codes are derived from Expensify’s brand palette <sup>19</sup> <sup>26</sup>. The overall visual style is consistent: **modern, approachable, and geared toward high usability**, reflecting Expensify’s goal of making expense management “not just frictionless, but also fun” <sup>8</sup>.

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## Ramp

### Login & Landing Flow

**Authentication:** Ramp, being an enterprise-focused platform, supports standard email/password login as well as single sign-on (SAML SSO, Google OAuth, etc.). Users typically access the web app via **app.ramp.com**, and many are invited via corporate accounts. Two-factor auth is enforced for security. Ramp’s login screen is clean with a dark logo on a white background, and may include a subtle background animation or illustration. There is also a mention of “**Assistant Mode**” in Ramp’s settings <sup>27</sup>, which suggests a mode to view the app in a read-only or guided manner (possibly for training or auditors, toggled after login under personal settings).

**Post-Login Home:** Once logged in, users land on the **Ramp Home** page (sometimes called the **Dashboard** or **Homepage**). Ramp's home presents a high-level overview of spend and any tasks to complete. According to Ramp's support docs, they introduced a redesigned Homepage in mid-2025 <sup>28</sup>, focused on surfacing important information. The **Admin view** of Home shows things like total spend this month, any policy violations flagged, and perhaps tips or savings insights. An **Employee view** of Home might show the user's own card spend, any receipts to submit, and company announcements. Ramp emphasizes using their global search (Cmd+K) to quickly navigate, but the homepage still acts as a "Mission Control" with key cards and charts.

On the Homepage, Ramp likely includes sections such as: - **Spending Insights:** A summary chart of company spend (maybe a line graph or KPI cards). Ramp's marketing mentions "real-time visibility" with all spend in one dashboard <sup>29</sup>. - **To-Do Items:** If the user is an approver, it might show "X expenses need your review" or "Y reimbursements to approve." If the user is a cardholder, it might remind "Upload receipts for 3 transactions" with quick action buttons. - **Announcements/Updates:** Ramp often adds new features; a small "What's New" section or a megaphone icon might highlight new capabilities (they have a product updates feed accessible via an icon in top-right <sup>30</sup>). - **Offers or Tips:** Possibly showing savings insights (e.g., duplicate subscriptions found, as Ramp's AI often flags those <sup>31</sup>).

Visually, the home dashboard is uncluttered – Ramp is known for a "*clean and intuitive dashboard*" <sup>32</sup>. Lots of whitespace, with a few accent colors used sparingly to draw attention to alerts or actionable items.

## Navigation Structure

Ramp's navigation was revamped in 2025 to improve scalability <sup>33</sup>. The app uses a **left-hand sidebar navigation**, grouped by major job-to-be-done categories. Key aspects of the new nav design include grouping related items and providing a global search for direct navigation <sup>34</sup>.

**Sidebar Layout:** At the very top of the sidebar is the Ramp logo and a dropdown if the user manages multiple entities (some companies with multiple subsidiaries can switch accounts here). Immediately below is a prominent **search bar** (or a search button that opens a search input). Ramp encourages using **Cmd + K** (or Ctrl + K) to open the search – it's a quick way to jump to any page or even perform actions, and is "*optimized to locate any page faster than manual navigation*" <sup>34</sup>.

Below that, the sidebar is divided into sections: - **Home & Insights:** The top-level items often include **Home** (dashboard) and **Insights** (reports/analytics). "Insights" likely leads to spend analytics and trends. - **My Ramp:** A section for the individual user's stuff. In some Ramp screenshots, "My Ramp" appears as a menu with a notification count. This might collate the user's tasks: transactions requiring receipt submission or personal alerts. It could also be where an employee views their own card and reimbursement requests. - **Expenses / Transactions:** A section where all company transactions can be viewed (for admins) or where the user can see their own expenses (for employees). This might be simply labeled **Expenses**. Ramp has a powerful transaction table with filters (they call them "Smart tables" with customizable columns) <sup>35</sup> <sup>36</sup>. - **Cards & Programs:** Ramp is a corporate card platform at its core. There is a **Cards** section where admins can manage physical and virtual cards, and users can see their card details. Under manage, Ramp groups cards and related controls: - **Cards & Limits** – where you issue new cards, set spend limits (Ramp even calls the card management page "Cards and Limits" <sup>37</sup>). This page allows filtering by card status, cardholder, etc. - **Funds** – Ramp uses the concept of "Funds" (pools of money that can be allocated to cards) <sup>38</sup>. Admins can create "**Spend Programs**" or funds for specific purposes. - **Bills** (Accounts Payable): Ramp includes Bill Pay

functionality. There's likely a **Bill Pay** or **Bills** menu item where invoices can be managed. - **Travel:** If Ramp offers a travel booking tool or integration, a **Travel** item might be present under a "Manage Spend" category. - **Vendors:** Ramp has a vendors module (to manage subscriptions and supplier details) <sup>39</sup>. The nav may have **Vendors** for tracking vendor contracts, duplicate subscriptions, etc. - **Accounting:** A section where accounting integrations and rules live. Likely labeled **Accounting** – this is where you set up the sync to QuickBooks, NetSuite, etc., map your GL accounts, and export data <sup>40</sup>. - **Policy & Controls:** Possibly labeled **Policy** or **Expense Policy**, where admins configure expense rules (receipt requirements, approval workflows) <sup>41</sup>. Ramp's policy page is robust, letting you enforce per-amount receipt thresholds, memo requirements, and even auto-lock cards for violations <sup>42</sup>. - **Company Settings:** There is a **Company** section for general settings (company info, user management, statements). Ramp's new nav separates personal settings (in the top-right avatar menu) from company-wide settings under a "Company" menu <sup>43</sup>.

In the **new navigation screenshots** <sup>44</sup>, Ramp shows an **expanded menu** grouping items. For example, "Manage spend" is a category containing Cards, Expenses, Travel, Bill Pay, etc., while "Company" might contain User management, Departments, and Settings. This grouping helps on smaller screens by collapsing sections <sup>33</sup>.

**Top Bar (Auxiliary Controls):** Ramp's top-right corner has a few important icons: - **Ramp Assist (AI chat):** An icon (often a chat bubble or robot) opens **Ramp's AI assistant**. Ramp Assist can answer questions ("What was our spend on Uber last month?") or help navigate the app. - **Updates/Announcements:** An icon (e.g., a gift or megaphone) that opens recent product updates – Ramp communicates new features here <sup>30</sup>. - **Create Button:** A "Create" or "+" button in the top-right allows quick actions: issuing a **New Card**, creating a **Reimbursement request**, or adding a **Vendor**. The support notes mention a "streamlined Create Card / Reimbursement button" in the upper-right <sup>30</sup>. - **User Menu:** The user's profile avatar, which when clicked, shows personal settings, an option to switch to *Assistant Mode* (a mode to simulate another user or test features, accessible via Personal Settings > My Settings <sup>45</sup>), and Sign Out. Notification preferences and personal integrations (like Slack notifications) are managed here.

**Responsive Design:** Ramp's web app adjusts to different screen sizes. The left sidebar can collapse to icons only. On very small screens (or mobile web), the sidebar likely becomes a hamburger menu. They explicitly mention improving fit on smaller screens by grouping nav items <sup>33</sup>.

Overall, Ramp's nav is praised for being **easy to navigate**. Users have a **global search** which essentially negates deep menu digging, and a logical grouping of features by task. In usability reviews, Ramp's UI is noted as "clean UI/UX, tons of reporting features, and fast search functionality" <sup>46</sup>. Navigating between managing cards, reviewing expenses, and analyzing reports is fluid once you understand the sections.

## Main Pages & Workflows

Ramp offers a wide range of spend management features (corporate cards, expense approvals, bill pay, reimbursements, etc.). Let's break down key workflows and how the UI handles them:

- **Corporate Card Transactions & Receipt Matching:** Every time an employee swipes their Ramp card, the transaction appears in Ramp in real time <sup>47</sup>. The employee receives a notification (via mobile app push or email). In the web UI, if the employee goes to **Expenses** or their **My Ramp** page, they'll see a list of transactions with statuses. Any transaction missing a receipt or memo will be flagged. Ramp makes these easy to address – there may be a banner or a filter "Needs Receipt" that

the user clicks. Uploading a receipt is straightforward: drag-and-drop into the transaction or use the mobile app camera. Ramp's OCR auto-matches receipts to transactions (claimed 98%+ accuracy) <sup>48</sup> <sup>49</sup>. The UI likely shows an icon ( ) next to transactions with receipts. If missing, it may show an alert icon until resolved. The design of the transaction detail pane is notable – Brex (a competitor) showed a dynamic details pane that slides in, and Ramp likely has a similar pattern. Clicking a transaction could open a right-side panel with transaction info, receipt image, and fields to edit (category, description). A user can add a memo or split the transaction if needed, and the changes sync instantly. Ramp's interface emphasizes **real-time** updates – an approver sees receipts as soon as they're uploaded.

- **Submitting Out-of-Pocket Expenses (Reimbursements):** For expenses not on a Ramp card, employees can request reimbursement. There is a **Reimbursements** feature accessible via the "+" create button or under Expenses. The user fills out a form (amount, merchant, date, category, attach receipt). Ramp's UI keeps this simple – just a single modal or page. Once submitted, it goes into an approval workflow. Ramp likely lists these under **Expenses** too, possibly with a filter to view "Out-of-pocket" vs "Card" expenses. Admins can approve reimbursements individually or in bulk. Ramp recently added the ability for their AI to auto-approve routine expenses and only forward exceptions to managers <sup>50</sup> <sup>47</sup>. So a normal mileage reimbursement might auto-approve if under policy limits, and the employee gets an instant notification of approval. The UI communicates this with status tags (e.g., "Approved" in green, "Flagged" in red).
- **Expense Approval Workflow:** Ramp's philosophy is to *"enforce policies without hassle"* by automating as much as possible <sup>42</sup>. However, when managerial approval is needed, the UI provides a clear queue. Approvers might have a dashboard or an **"Approvals" tab under Expenses**. Alternatively, the aforementioned **Tasks** or **My Ramp** section could list "Expenses awaiting your approval." The approver can click into each expense to review details and either approve or reject. Ramp's one-click approve is accessible via a prominent button (likely green for approve, maybe a red "Flag" or "Reject" option). Ramp also sends these to managers via Slack or email (if configured), but within the app, the Approvals page likely shows a table of pending expenses with filters (by submitter, amount, date). Selecting one opens the detail panel. There, an approver can add a comment if rejecting. The UI might automatically suggest reasons if policy was violated (e.g., "Over policy limit – will require exception" flagged). A highlight of Ramp's UX is that *"Expenses are reviewed, approved, or flagged in real time"* <sup>50</sup> – managers don't have to refresh; if an employee submits something, it could appear live in the manager's queue.
- **Budgets and Controls:** Ramp uses "Spend Programs" and "Budgets" to pre-approve spend. In UI terms, an admin can go to **Cards & Programs** and create a new **Fund** (budget) with certain rules (e.g., "Marketing Offsite – \$5,000 valid in July, only for travel category"). The UI for creating a new fund/card is wizard-like: you choose physical or virtual card, name it, set the limit and frequency (daily, monthly, etc.), set category restrictions, etc. The **Ramp Admin Guide** confirms this, describing fields like Fund amount, frequency, auto-lock dates, allowed categories, etc., all in a form when issuing a new card <sup>51</sup> <sup>52</sup>. The design likely splits these into steps or an accordion form for clarity. Once created, the new card appears in the **Cards** list with a clear label (e.g., "Marketing Offsite card – \$5k monthly" with current balance). Admins can edit these via an **Actions** menu on each card (which opens an edit modal) <sup>53</sup>. Ramp's interface around budgets is considered a differentiator – though one review noted Ramp lacks a certain "parent budget" feature that Divvy has <sup>54</sup>, Ramp still allows grouping cards under "Departments" or "Programs" in the UI for oversight.

- **Real-time Alerts & Policy Enforcement:** Ramp will proactively notify if something is out-of-policy. For instance, if an employee tries to use a card at a blocked merchant, the transaction is declined and the card might auto-lock; the UI would show a banner on that card's page and possibly mark the transaction in red with reason "Merchant not allowed" <sup>42</sup>. Admins can see a log of policy violations. Ramp's design goal is to *"catch out-of-policy spend humans can't"* <sup>42</sup>, so they use bright warnings (likely red text or badges) in the UI to draw attention. E.g., a non-compliant expense might have a red "Policy Violation" tag and appear in an **Alerts** section on the Home dashboard for admins.
- **Reports/Analytics (Insights):** Ramp provides robust reporting in-app. The **Insights** or **Reports** page presents aggregated data – for example, total spend by category, by department, month-over-month trends, etc. Ramp likely has interactive charts (bar graphs for monthly burn, pie charts for categories) and the ability to filter by date range or department <sup>55</sup>. The UI might allow exporting data as CSV. The **Insights** section might also list recommended optimizations (like "You could save \$X by renegotiating Vendor Y"), as Ramp continuously analyzes spend <sup>56</sup>. Users can drill down from a chart into the underlying transactions – Ramp's philosophy of real-time and drill-down means clicking a segment (say "Software – \$20k") could take you to the filtered transactions list for that category. The **global search** is another way to generate reports: typing a query like "transactions over \$1,000 last month" might bring results via Ramp's AI.
- **User Management & Settings:** Under **Company**, Ramp provides UI for managing users and roles. The **Team** page (from Brex's comparable layout) likely has tabs for "All employees", "Invites", and possibly "Departments" <sup>57</sup>. Adding a user triggers a modal to input email, assign role (Employee, Manager, Bookkeeper, etc.), set their manager and department. The UI here uses standard forms. Ramp also integrates with HRIS systems, so some of this might be read-only if synced. The settings also cover **Accounting** (mapping expense categories to GL accounts) which are presented in a table where admins can map Ramp's categories to their accounting software's chart of accounts <sup>58</sup>. Visual design for these backend pages remains clean and table-centric, leveraging "smart tables" that support reordering columns, filtering, and saving custom views <sup>35</sup> <sup>36</sup>.

In summary, Ramp's workflows are **streamlined and heavily automated**. The UI supports this by making common actions obvious (large "Create Card" buttons, one-click approvals) and by using **sensible defaults** (e.g., auto-categorization of expenses, pre-filled details). The fast search and AI assistance reduce the need for users to click through multiple screens – a user can jump straight to what they need. This aligns with feedback that Ramp's UX offers *"fast search functionality to find exactly what you're looking for"* <sup>59</sup> and overall **reduces friction** in expense tasks.

## Visual Design & UI Elements

**General Aesthetic:** Ramp's interface has a modern SaaS feel with an emphasis on clarity. The color scheme is relatively neutral. The background is generally white or a very light gray. Text is often dark gray (#1D1D1F or similar) on white for strong contrast. Ramp doesn't overuse color; instead, it uses color functionally: - Green for success or positive states (e.g., a "Approved" badge might be green). - Red for errors or flags (e.g., a "Over Budget" warning in red). - The Ramp brand itself often uses **black/charcoal and white** (their logo is simply the word "ramp" in black/gray). So the UI leans on grayscale with subtle accent colors. Some marketing materials show a bright **neon green accent** (possibly #00FFAB) in illustrations, but in-app, the accent appears in interactive elements and highlights.



One could describe Ramp's design language as **minimalist and data-focused**. There's extensive use of whitespace, dividers to separate sections, and a consistent grid. In the new nav, the sidebar icons are simple line icons (monochrome until hovered). The active menu item might be highlighted with a light gray pill or a thin colored line.

**Typography:** Ramp uses a sans-serif font (likely something like Inter or a custom variant). Font sizes are approachable – probably 14px for body text, 16px for form inputs, and larger (20px+) for headings. A Ramp blog post about their design system ("Ryu") mentioned they systematized fonts and sizes across their component library <sup>60</sup>. Text is clear and legible, with no unnecessary flourish. Numbers in tables are aligned for readability (e.g., monetary figures likely right-aligned).

**Data Tables & Controls:** Ramp's UI shines in data presentation. Tables (for transactions, cards, users) have alternating row highlights and allow sorting. Column headers have a gear icon for customization <sup>35</sup>. When you click the gear, a dropdown lets you **show/hide columns** and even **pin** columns (so important info stays frozen) <sup>35</sup>. This is a power-user feature that Ramp surfaces with a straightforward icon. Filter chips appear above the table when filters are applied, each with an "x" to remove <sup>61</sup>. There's also an **"Add filter"** button that opens a panel of various criteria (date, amount, merchant, etc.) <sup>62</sup>. Ramp's filtering UI is context-aware: if you choose "amount," it prompts for a range or exact value <sup>63</sup>. These interactive elements use Ramp's subtle accent color (possibly a blue or green) for the active states.

**Icons and Illustrations:** Ramp's icons are custom and minimal. For example, the menu icons (Home, Expenses, Cards, Accounting, etc.) are likely outlined icons in a single color (perhaps #66738E, a bluish-gray). When active or hovered, they might fill or change color. The top-right icons (Assist, Notifications) are simple and line-based as well. Ramp's brand illustration (on the marketing site) uses geometric shapes and that neon green – however, inside the app, illustrations are rare except perhaps on empty states. An empty state (like no transactions to show) might display a small friendly illustration (maybe a wallet icon or a simple graphic) with a note like "All clear – no expenses here!"

**Colors and Code Snippet:** Ramp has not publicly shared a detailed palette, but from various sources: - Primary buttons in Ramp are often black or very dark (contrary to many apps using bright primary buttons). This matches their brand's bold tone. For example, a "Save" or "Confirm" button might be solid black with white text, giving a confident, no-nonsense feel. - Secondary actions use outlines or light fills. E.g., a "Cancel" button may be a gray outline button. - The accent used for interactive focus (like links or highlights) appears to be a **vibrant green**. In some internal CSS from Ramp's site, we see references to a bright green (#00FFAB was used in Ramp's marketing materials). It's possible the in-app accent is slightly toned down, but still, a green is a good guess (which aligns with "green = positive" for finances). - Error states are likely a shade of red (perhaps #FF5A5F or similar).

A speculative CSS snippet for Ramp might be:

```
:root {
  --ramp-text: #1D1D1F;           /* Nearly black text */
  --ramp-bg: #FFFFFF;             /* Main background */
  --ramp-accent: #00CC8A;         /* Accent green (hypothetical) */
  --ramp-danger: #E04242;         /* Red for errors */
  --ramp-grey: #F5F6F7;          /* Light grey background sections */
}
```

```

}
body {
  font-family: Inter, sans-serif;
  color: var(--ramp-text);
  background: var(--ramp-bg);
}
button.primary {
  background: #000000;          /* Ramp often uses solid black buttons */
  color: #fff;
  border-radius: 6px;
  font-size: 14px;
  padding: 8px 16px;
}
button.primary:hover { background: #333; }
a { color: var(--ramp-accent); text-decoration: none; }
a:hover { text-decoration: underline; }

```

(The exact values are inferred; Ramp's actual design tokens may differ, but the emphasis on neutral colors and selective use of green/orange is consistent with user reports.)

**Feedback & Motion:** Ramp's UI is responsive and *"blazing-fast"* (as per their Summer 2024 release notes <sup>64</sup> <sup>65</sup>). They achieved speed by optimizing their web app, which means interactions feel instantaneous. Small loading spinners appear within buttons for actions like "Approving..." to confirm the click. Transitions are used when opening side panels or modals – likely a slide-in motion for the transaction detail pane, to maintain context. They also likely use subtle fades when switching pages so the change isn't jarring.

In user feedback, Ramp's UX gets high marks for being **easy to use and visually clear**. For example, one review notes *"Easy navigation with CMD+K search and an AI chatbot for help"* <sup>66</sup> under the "Clean UI/UX" highlight. The design reinforces that: the interface never feels cluttered, data is front-and-center, and the user's next step is usually obvious (thanks to clear buttons and alerts). The professional and trustworthy feel comes from this clarity, the conservative use of color, and consistency in components (a result of Ramp's strong design system practices <sup>60</sup>).

## Brex

### Login & Landing Flow

**Authentication:** Brex provides a polished login experience for its spend management platform. Users can log in via email and password, and Brex supports SSO for companies (Okta, OneLogin, etc., since many Brex customers are mid-to-large firms). Notably, Brex's login page often has a background illustration or animation featuring their brand color (Brex's accent is a vibrant **orange**). The **Brex logo** (white on black or black on white) is prominent. They may also offer passwordless login via magic link as part of their user-friendly approach (Brex has in the past emphasized ease of access in mobile). Multi-factor authentication is used for security (via SMS or authenticator apps).

**Dashboard (Home) After Login:** Brex's platform is called **Empower** (Brex Empower), and once logged in, you land on the **Dashboard**. There are two variants of the dashboard depending on your plan: *Brex Essentials* vs *Brex Premium*, but both share similar UI with some feature differences. The **Dashboard Home** gives an overview of finances: - A top summary of **cash accounts and credit** (if you use Brex's business account, you might see balances). - **Spend Overview:** A snapshot of spend this month vs budget, possibly a graph or set of KPIs. - **To-Do list / Tasks:** Like Ramp, Brex highlights pending tasks. For example, "3 expenses require receipt" or "2 reports awaiting your approval" could show up as alert boxes. - **Brex Insights:** They might show insights such as "You spent \$X on SaaS subscriptions, up 10% from last month." - If the user is an admin, the dashboard might also show a high-level compliance summary: e.g., percentage of expenses that are policy-compliant, or alerts like "5 transactions over policy limit (view)".

Brex's dashboard is interactive. It likely has cards that you can click to drill down. For instance, clicking the "expenses requiring receipt" card would navigate to the Expenses page filtered to those items. In their support article, Brex mentions "insights around automations, spend compliance, and savings" on the Home page <sup>67</sup>, which suggests dynamic content highlighting ways to optimize spend.

Visually, Brex's home uses a **card-based layout** with clear section headers. They use a bit more color on the dashboard than Ramp – Brex's signature accent is a bright orange (#FF5900) which we see in their UI (links, icons, and highlight texts often appear in orange <sup>68</sup>). For example, a link or button on the dashboard like "View Details" could be in orange, standing out against the neutral background.

## Navigation & Information Architecture

Brex's navigation is structured via a **left sidebar** (similar to Ramp's). A Brex guide explicitly lists what's in each tab of the left nav <sup>69</sup> <sup>70</sup>, which provides a clear map:

- **Wallet:** This is a unique Brex concept. "Wallet" is the individual user's wallet – showing *their* Brex card and recent transactions. In UI terms, clicking Wallet in the sidebar brings up a page where an employee can:
  - See their card details (card number, available limit).
  - Adjust their card's **spend limit** (if they have a personal limit they can tweak within manager-set bounds, or request increase).
- View recent transactions on their card. This is a personal view, tailored to an employee. It emphasizes self-service (e.g., pausing your card, reporting it lost, etc.).
- **Tasks:** This tab centralizes pending actions. The Brex guide says "*manage spend limit requests, see expenses, reimbursements, and bills that require your approval*" <sup>71</sup>. Essentially, this is an inbox for approvals and requests. If you're an approver, you'll see employees' requests here (e.g., John Doe requests \$100 reimbursement). If you're a card admin, maybe card limit increase requests show here. The UI likely presents tasks in a list with filters by type (expenses vs bills). This is very workflow-focused and ensures users can quickly address their queue.
- **Home:** As discussed, the main dashboard/insights page with compliance and spend summaries <sup>72</sup>.
- **Accounts:** Brex is not just expense software; it also offers bank account and credit services. The **Accounts** page shows all financial accounts:

- Brex business account balance (if using Brex Cash).
- Credit card balance and utilization (Brex card credit limit vs used).
- Reimbursement account (the total pending reimbursements).
- Linked external bank accounts. It gives a one-stop view of the company's money. In UI, this likely appears as a series of balance cards or a consolidated financial position panel <sup>73</sup>.
- **Cards and Limits:** This is analogous to Ramp's cards section. The **Cards & Limits** page in Brex lets admins manage all cards, issue new ones, and set policies. There are three sub-tabs noted <sup>74</sup>:
  - **Employee Cards** – a list of all employee corporate cards and their statuses (active, frozen, etc.).
  - **Purchasing Cards** (for Brex's model of departmental or vendor-specific cards).
  - **Spend Limits** – Brex allows creating stand-alone spend limits (kind of budgets) that can be attached to cards.

The UI for this page uses “smart tables.” For example, one can group cards by department or see all cards grouped by cardholder <sup>37</sup>. A gear icon lets you choose columns like cardholder name, last four digits, limit, current spend, etc. Filters can narrow down (e.g., show only virtual cards, or filter by department) <sup>75</sup>. This page is data-heavy but Brex keeps it manageable with these interactive tools.

- **Expenses:** Brex combines all transactions (card transactions, reimbursements, and even bills) in one **Expenses** section <sup>76</sup>. Here, a user (especially admins or bookkeepers) can view all spending events. The UI likely has filters or tabs to differentiate:
  - Corporate Card Expenses
  - Reimbursements
  - Bills (if they include in same list) There's also status filters (approved, pending, flagged). Brex allows multi-select and bulk actions on expenses. The support doc mentions the ability to filter and even save custom views for the Expenses table <sup>77</sup> <sup>78</sup>, similar to Ramp. So a finance user might have a saved view for “This month's unreviewed expenses” and can toggle that easily.
- **Bills:** Brex includes **Bill Pay** (for paying vendor invoices). The **Bills** page is tailored to AP:
  - You can upload an invoice (the UI will show perhaps a list of bills with due dates).
  - Brex's AI can parse the invoice (like OCR the PDF).
  - There are options to schedule payments via ACH, wire, or check from the Brex account <sup>79</sup>. The UI might show a Kanban or status columns (Unpaid, Scheduled, Paid). Or a table with clear status badges (e.g., “Payment Scheduled – Sept 30”). Given Brex's focus on automation, the Bills page likely integrates an **approval workflow** for bills too. A bill can require approval before payment, which would route into the **Tasks** inbox.
- **Vendors:** Similar to Ramp, Brex has a **Vendors** tab <sup>80</sup>. This page lists all vendors (payees) and their information:
  - It might pull in data like how much is spent per vendor, which employees use them.
  - It can store vendor payment info (ACH details, etc.) for Bill Pay.

- Perhaps it flags duplicate subscriptions or opportunities to save (Brex has partnered perks, etc., accessible here). Visually, it's likely a simple list of vendor names with expand/collapse rows to see details or a dedicated vendor detail page with contact info and transaction history.
- **Reports:** Brex's **Reports** tab is for **real-time spend reports** <sup>81</sup>. It's possibly akin to "Insights." Brex likely provides preset report views: e.g., Spend by Category, Spend vs Budget, Top Vendors, Policy Violations, etc. Users (especially finance teams) can run custom reports here, filtering by date, department, etc., and export to CSV. The UI might have charts and also downloadable data. Given Brex's positioning, these reports update continuously. The design might let you build a report by choosing metrics and dimensions (somewhat like a pivot table interface, if advanced). But for simplicity, they may have a handful of pre-built analytic dashboards.
- **Team:** The **Team** page is for user management <sup>70</sup>. Within Team:
  - **Company** (all users list).
  - **My reports** (if you're a manager, a list of your direct reports).
  - **Entities** (if multiple legal entities, manage them here).
- **Accounting Firms** (Brex allows inviting your accountants/auditors with limited access) <sup>82</sup>. The UI shows each user's name, role, department, status (active/invited). Adding a user is done here via an "Invite user" button.
- **Accounting:** Under **Accounting** tab <sup>83</sup>, Brex centralizes all accounting-related settings:
  - **GL Mapping:** Configure how Brex categories map to QuickBooks or NetSuite accounts.
  - **Fields:** Manage custom fields (Brex allows custom coding fields like "Project" or "Location") <sup>84</sup>. The Fields library page lets admins create or edit these coding fields across expenses, reimbursements, and bills <sup>84</sup>.
  - **Sync status:** See integration status and manually push/pull data.
- Possibly the **Export history** (Brex's Summer '24 update added an export log with links back to the ERP) <sup>85</sup>. This page likely uses a tabbed interface or accordion to break up sections (because there's a lot: CoA mapping, departments, locations, etc.). Brex's UI here is functional and form-heavy but improved recently – e.g., they added features to "*customize field visibility*" so that only relevant fields show for certain expense types <sup>86</sup> (the UI might present checkboxes next to each field for where it should appear – card expenses, reimbursements, bills, etc.).
- **Rewards:** Brex offers a rewards program (points on spend). So a **Rewards** page exists where companies can redeem points or view their points balance <sup>87</sup>. The UI likely has a fun element here – showing points earned, and offering redemption options (e.g., statement credit, airline miles). It's a more graphical page, possibly with partner logos and a progress bar of points.
- **Settings/Profile:** Brex uses a top-right profile menu for settings. The **Company settings** (like enabling SSO, configuring travel features, etc.) are accessible by clicking the company name or via the avatar > Company Settings <sup>88</sup>. **Personal settings** (personal info, 2FA, adding a delegate/copilot to assist in approvals <sup>89</sup>) are also under the avatar menu. Additionally, **Statements & Documents** (all monthly statements, fee statements) reside under that menu <sup>90</sup>. The profile menu provides a

clear separation: everything in the left sidebar is operational, while the profile menu contains configuration and account-level stuff.

Overall, Brex's information architecture is **comprehensive** but logically categorized. Users have commented that it's easy to find what they need due to the sidebar labels and the integrated search. In fact, Brex has **"Smart Search"** at the top of the dashboard pages <sup>91</sup>. This search bar (global search at top of app window) allows: - Jumping to pages or actions directly by typing (e.g., "Invite user" or "Budgets"). - Searching across data: find a specific transaction by merchant or an employee by name <sup>92</sup>. - It doubles as a command palette for quick navigation, which is a big UX win for power users.

## Key Workflows & Screens

Brex, like Ramp, covers end-to-end spend management. Some key workflows:

- **Capturing Receipts & Expenses:** Brex enables receipt capture via multiple channels – the web upload, email forwarding, and the mobile app camera. When a Brex card transaction occurs, the user gets a push notification prompting them to snap a photo of the receipt. On web, the Expenses page will mark the transaction as "Receipt missing" until the receipt is attached. Brex's OCR is similarly powerful, auto-extracting data to verify the receipt matches the transaction <sup>93</sup>. Users can also **email receipts** to a designated address, and Brex will match them to the right expense, reducing manual work <sup>94</sup>. In the UI, a matched receipt likely shows a small image thumbnail next to the transaction. If unmatched, Brex might surface it in a **"To Review"** sub-tab. Brex's **AI** also can detect potential duplicates or fraud; for example, if two expenses have the same amount/date, it might flag them (with an icon or highlight) for review.
- **Expense Submission & Approval:** In Brex, the concept of "expense reports" is a bit different. Instead of bundling expenses into periodic reports, Brex treats each expense or reimbursement individually for approval (continuous close concept). Employees with out-of-pocket expenses go to the **Expenses** page and hit "New Reimbursement". They enter details, attach a receipt, and submit. That expense then appears in their manager's **Tasks inbox** for approval. Managers can approve each expense in one click or select multiple and approve in bulk. Brex introduced an AI-based continuous reconciliation – meaning the finance team can close books any time because expenses are approved and coded continuously <sup>95</sup> <sup>96</sup>. The UI supports this by not requiring formal "end of month" reports. Everything flows in real-time. However, for workflow, some companies still have an "expense report" concept for employee UX; Brex accommodates via "review & submit" flows if needed. The **Tasks** tab for employees might list expenses they need to add info to before they are considered done. Once a reimbursement is manager-approved, Brex can automatically reimburse the employee via ACH (the UI shows status "Reimbursed" when done).
- **Spend Requests & Approvals:** If an employee needs a higher card limit or a one-time spend approval over policy, they use Brex **Requests**. For example, they might request a temporary limit increase. This is initiated either via the **Tasks** tab or possibly via a "Request increase" button on the Wallet or Cards page. The UI will pop up a form ("Request funds") asking for amount and reason, and let the user choose the budget or card it pertains to <sup>97</sup>. This request routes to the manager in Tasks, similar to an expense. The manager approves/denies, and the card's limit updates in real-time if approved. The design keeps these interactions in-app rather than email – centralizing all approvals in the Brex interface for easier tracking.

- **Budget Management:** Brex introduced a Budgets feature for controlling spend (particularly after they launched Empower). An admin can create a **Budget** (e.g., “Q4 Marketing Budget – \$50k”) and allocate sub-budgets or individual card limits from it. The UI likely provides a **Budgets** page (either standalone or integrated into Cards & Limits). Creating a budget involves naming it, setting amount and timeframe, and assigning owners. The **budgets vs actuals report** is shown as a feature <sup>98</sup> <sup>99</sup> – implying the UI has a visualization for each budget’s utilization. Probably on the Budgets page or Analytics, one can see a bar or gauge of how much of the budget is spent. If overspending is imminent, the UI might flag it in orange or red. Brex’s aim is to give proactive controls, so they might show “Budget 90% used” warnings.
- **Bill Pay Workflow:** On the **Bills** page, a user (accounts payable) can **Upload a Bill**. The UI will show an upload area or integration (like connecting your email or Dropbox to fetch bills). Once a bill is uploaded, Brex’s AI extracts vendor name, invoice number, due date, amount, etc. It then appears in a list where you can review the data, assign it to an approver if needed, and schedule payment. The **bill details screen** likely shows the invoice PDF on one side and editable fields on the other (similar to how accounting software does). Approvers get a Task to approve a bill payment if it’s above a threshold. After approval, the AP specialist chooses “Pay via ACH on [date]” or similar. Brex might also allow paying by the Brex card for certain bills to get rewards (they mention paying via Brex card as an option) <sup>79</sup>. After scheduling, the bill entry shows status “Scheduled” with a date. The AP person can see all upcoming payments in a calendar or list format. The UI for Bill Pay emphasizes **automation** – vendor info can be pre-saved, and recurring bills could auto-schedule. There’s likely a tab for “Completed” bills with their payment confirmation references.
- **Travel Booking (if applicable):** Brex has a travel portal integration (they acquired TravelBank). If integrated, there might be a **Travel** tab where employees can search flights/hotels. The UI would embed a booking engine. Bookings made through it automatically create an expense entry. This part of the UI might actually launch a TravelBank interface, so possibly outside the core Brex UI style, but framed to look integrated. We won’t go deep here since the focus is expenses.
- **AI and Automation Features:** Brex is pushing AI heavily. Some visible UI manifestations:
  - **Inline rule suggestions:** When the finance team categorizes transactions, Brex’s AI might pop up “Create a rule to always categorize Uber as Travel?” with a one-click create <sup>100</sup>. This appears as a small banner or tooltip in the Accounting settings or when editing a transaction.
  - **Accruals (continuous close):** A new feature allows booking accruals for incomplete expenses with one click <sup>101</sup>. Likely, at month-end, an accountant sees a button “Accrue Unsubmitted Expenses” which automatically generates journal entries. The UI for this might reside in Accounting > Close checklist.
  - **AI Assistant (Brex’s chatbot):** Brex has an AI assistant (possibly accessed via a help button). It can answer queries like “Show me all Uber expenses last week” and navigate you there. The UI either takes you to the Expenses page with a filter applied, or presents the info in a chat popup. This is still emerging, but Brex highlighted “Intuit Assist” style AI in Intuit products; Brex likely has something similar (especially as their competitor Ramp does).

Through these workflows, Brex’s UI consistently emphasizes **smart automation**. A user review summary states Brex “reduces clutter and makes it easy to find information quickly” <sup>102</sup> and another highlights “blazing-fast UI with 100+ improvements” <sup>65</sup> from a 2024 release. This indicates that Brex iterates on UI to streamline

steps. For example, Brex added a **Details Pane** that adapts to content <sup>103</sup> – so whether you’re reviewing an expense or a user profile, the right-side panel shows relevant info (comments, activity log, etc.). This adaptive panel enhances context and means users don’t navigate away or open new pages unnecessarily; they can dig into details and then collapse back.

## Visual Design & Style Details

**Look & Feel:** Brex’s design style conveys a **modern fintech vibe**: minimalistic, with bold splashes of color (especially orange) to draw attention. The background is usually pure white. Brex’s primary brand color is a vibrant orange (#FF5900) <sup>104</sup>, which is used liberally for interactive elements: - Links and actionable text are orange (on hover, likely a slightly darker orange or underlined) <sup>105</sup>. - The “+ New” buttons or primary CTAs might be filled with orange (though Brex could also use a dark gray for primary buttons, similar to Ramp; however, their brand suggests orange buttons are likely for emphasis).

Brex pairs this with lots of neutral tones: blacks, whites, grays. The sidebar background might be a very light gray to distinguish it from content, or simply white with separators between items. Icons in the nav are likely outline icons in gray that turn orange when active.

**Typography:** Brex’s font is a clean sans-serif (they likely use an open-source font or custom – possibly **GT America** or **Inter**). Text is sized and weighted to create clear hierarchy. Section headers and page titles are often medium weight, ~18-20px. Body text and table text is around 14px for density. Brex ensures good contrast: body text is nearly black (#282828 perhaps), which on white is very legible. They also adjust font based on context: e.g., numbers in tables might use a tabular font or be bold to stand out. In Brex’s CSS we saw usage of `font-variation-settings: "wght" 500` which indicates using variable font weights <sup>68</sup>. So they do use subtle weight adjustments to highlight text.

**Layout & Spacing:** Brex’s UI components have moderate padding (not as spacious as Expensify’s perhaps, because Brex packs a lot of data). Tables are dense but not cramped; rows might be ~50px tall to accommodate text and maybe one line of subtext. Forms and modals are neatly arranged with aligned labels and inputs. Brex often uses **cards or sections** with light gray backgrounds to group content. For example, on the dashboard, you might see a gray panel containing a summary of accounts, separate from another panel of tasks.

Brex’s updated visual theme in 2023 likely introduced more **rounded corners** and a slight elevation (shadows) for pop-out elements, aligning with modern design trends (their update bragged about “improved design consistency” and new icons) <sup>106</sup>. So buttons and cards probably have ~4px border radius (small but present).

**Color Usage:** Aside from the signature orange (#FF5900) for highlights, Brex uses: - **Green** for positive statuses (maybe a teal or green for “Completed” or “Reconciled” statuses). - **Red** for negative (flagged expenses might have a red dot or text). - **Blue** possibly for informational elements. It wasn’t explicitly noted, but many UIs use blue for secondary links or info messages.

Brex is known to use the orange color even on visited links (we saw CSS setting `:visited{color:#FF5900}`) <sup>107</sup> to keep visited links the same orange, not purple). This ensures a consistent brand color experience.



### Sample Style Snippet:

```
:root {
  --brex-orange: #FF5900;
  --brex-gray: #F4F5F6;      /* light gray background for sections */
  --brex-text: #272727;      /* dark text color */
  --brex-text-light: #6E6E6E; /* secondary text, e.g. labels */
  --brex-success: #2EBF91;    /* a green for success (example) */
  --brex-danger: #E02D2D;     /* a red for errors */
}
header.nav {
  background: #FFFFFF;
  border-bottom: 1px solid #E0E0E0;
}
header.nav .logo { color: #000; } /* Brex logo often black text */
.sidebar { background: #FFFFFF; }
.sidebar .nav-item:hover { background: var(--brex-gray); }
.sidebar .nav-item.active { border-left: 3px solid var(--brex-orange); }
a, .link-text { color: var(--brex-orange); }
button.primary {
  background: var(--brex-orange);
  color: #fff;
  border-radius: 4px;
  padding: 8px 20px;
  font-weight: 600;
}
table td.flagged { color: var(--brex-danger); font-weight: 500; }
```

In this snippet, we use the orange from Brex's known palette <sup>105</sup>. The gray and other colors are assumptions based on typical usage.

**Icons and Imagery:** Brex's iconography recently got a refresh called Brex Empower icon set. These icons are simple and line-based, similar to Material icons but custom. For instance, the Expenses icon might look like a stack of receipts, the Cards icon like a credit card outline. The icons likely inherit the text color (orange when active). Brex's use of imagery is limited; however, on some pages like Rewards or onboarding, they include illustrations. For example, the Brex website and app occasionally show a playful illustration of their card or people using laptops, to add humanity. But in-app, core screens are mostly data-centric with minimal illustration.

**Feedback & Animations:** Brex's UI feels dynamic. When a user performs an action, immediate feedback is given: - Approving an expense might instantly change its row background to green or show a checkmark icon. - Adding a receipt could show a little thumbnail with a slide-in effect. - They introduced a "Details Pane" that animates to fill the screen when expanded and shrinks back when closed <sup>103</sup>. - Their UI is optimized for performance; the Summer '24 note "*blazing-fast UI*" <sup>65</sup> hints at smooth transitions and near-instant page loads.

Brex also caters to **mobile** similarly. The Brex mobile app mirrors the web structure (dashboard, cards, expenses, etc.), using the orange and black branding. The mobile design likely has a bottom nav with icons, but that's beyond the web scope.

In user perception, Brex's design feels **slick, professional, and fintech-forward**. It conveys trust by being consistent and by surfacing critical info (like real-time balances and alerts) prominently. One user story mentions that Brex's UI "uses a minimalist design which reduces clutter and makes it easy to find information quickly" <sup>102</sup>. The combination of a clear layout, smart defaults (like Smart Search, Smart Tables), and vibrant highlight color for key actions achieves a design that is both **efficient for power users and approachable for new users**.

---

## Divvy (BILL Spend & Expense)

*Divvy was a standalone expense management platform known for budgets and a strong UI, now acquired and incorporated into BILL as "BILL Spend & Expense." We'll refer to it as Divvy for familiarity, but note the branding shift. Its interface remains largely the same post-acquisition, with some BILL theming.*

### Login & Landing Flow

**Authentication:** Divvy's login (now via **bill.com** domain) requires email and password. Given its corporate audience, SSO is supported (Azure AD/Okta logins can be enabled for enterprises). The old Divvy login page was bright with a blue background; the new BILL-branded login might use a white background with the BILL logo (orange accent). Once credentials are entered, users can have 2FA via text or an authenticator. Mobile app users can use biometric login.

**First Thing After Login – Dashboard:** Divvy's home screen is the **Dashboard**, offering a comprehensive overview of company spend and any pending items. Users are often greeted with a **"Spending Insights"** graph and a summary of budget utilization. Divvy's hallmark feature is **Budgets**, so the dashboard likely highlights budget statuses: - **Total Spend This Month** vs allocated budget, perhaps as a progress bar or donut chart. - **Top Categories** or a pie chart of expenses by category (Divvy's help doc mentions "Expenses by Category" chart on the dashboard) <sup>108</sup>. - **Pending Tasks:** For an admin, this could show "Reports awaiting approval" or "Unreviewed transactions." For example, *Pending Reports* and *Pending Trips* sections are on the admin dashboard <sup>109</sup> <sup>110</sup>, showing counts of submitted reports or travel requests not yet approved. - **Policy Violations:** Divvy surfaces policy issues (the Dashboard shows "Top Policy Violations" which counts how many violations per policy) <sup>111</sup>. An admin logging in might immediately see if a certain policy (like "No alcohol" or "Over \$100 requires receipt") is frequently violated, indicated by a number and perhaps highlighted in red if it's high. This drives attention to enforcement needs. - **Top Spenders:** A section listing users with highest spend (the help mentions "Top Spending users") <sup>112</sup> – a friendly competitive insight or just for awareness. - **Unreported Advances:** If employees have taken cash advances, the dashboard reminds if any remain unreported <sup>112</sup>.

For regular employees (non-admins), the landing might differ: possibly a **My Expenses** view or a personal dashboard showing their own budget(s) and tasks. The mention of **My View vs Admin View** <sup>113</sup> is critical. Divvy has a toggle between personal mode and admin mode: - **My View:** for employees to manage their own expenses and requests. - **Admin View:** for administrators to manage the company's expenses. Right

after login, the system might default based on the user's role. If you're an admin, you land in Admin View Dashboard. If an employee, you land in My View Home.

**My View Home:** In My View, the user likely sees their **Active Budget** (Divvy requires selecting which budget your expenses draw from). There may be a prominent widget, "Active Budget: [Team Marketing Q3] – \$200 remaining". They can switch budgets using a button (the help says *"tap the Home icon, then Switch Active Budget"* to change which budget your card pulls from <sup>114</sup>). My View also shows personal stats: e.g., how much you've spent this month, how many transactions need receipt upload, etc. It might also show any **"requests"** (if the user requested more funds or submitted a reimbursement request, they see status here).

Divvy's landing pages are praised for being **user-friendly and informative**. Efficient App's review said *"Divvy has the best UI/UX"* among competitors <sup>115</sup>, which is evident in how the dashboard communicates important info at a glance with clear visuals and minimal clutter.

## Navigation & Menu Structure

Divvy's navigation is icon-based and can be customized, especially on mobile. The primary navigation appears as a **bottom tab bar on mobile** and a **left sidebar on desktop**. Key menu items (with icons) in Divvy/BILL Spend & Expense include:

- **Home (Budgets):** Represented by a home or building icon. Tapping this usually brings up the **Active Budget and overall personal dashboard**. On mobile, tapping Home also gives the option to switch budgets (because budgets are central in Divvy) <sup>114</sup>.
- **Transactions (Expenses):** An icon that looks like a list or receipt, which takes you to **Transactions**. This is where all expense transactions are listed. On the web sidebar it might be labeled "Transactions" or "Expenses." On mobile, it's just an icon. In Divvy's support: *"tap the Transactions icon"* is common <sup>116</sup>. Under Transactions, Divvy likely has tabs for "All", "Mine", "Uncategorized", etc., and powerful filters (by date, user, category).
- **Cards:** An icon of a credit card leads to the **Cards** page. Here users can view their virtual/physical cards. Admins can view all company cards. The UI shows card status, last four digits, and allows actions like "freeze card" or "request new card". It's mentioned: *"The Cards page allows all users to find and view information about cards in BILL Spend & Expense"* <sup>117</sup>. Expect a list of cards with search by cardholder or card name.
- **Rewards:** Divvy had a rewards program (points for spend). Possibly an icon (trophy or gift) linking to Rewards catalog. Users can redeem points here. Under BILL, not sure if this moved, but likely still present as a section.
- **People:** An icon of a person or group for **People/Teams** management. For admins, this is where you invite users, assign roles, etc.
- **Reports:** An icon like a paper or pie chart for **Expense Reports**. Divvy historically allowed grouping expenses into reports if needed, though it emphasized real-time expense handling. Nonetheless, there is a Reports section (especially for non-card expenses or for viewing closed periods). This might show all submitted reports, their statuses, and allow exporting.
- **Insights/Analytics:** A graph icon for analytics dashboards beyond the main dashboard. Possibly labeled **Insights** (like Ramp's). This would have more detailed breakdowns, maybe filtering by department or time period.
- **Settings:** A gear icon for settings (domain settings, policy configuration). On web, this might be in a top menu rather than sidebar.

Importantly, Divvy's mobile app allowed customizing which icons are in your bottom nav (as search results indicate editing nav bar) <sup>118</sup> . The "More" menu holds additional options not in the main 3-4 icons. E.g., on mobile, you might have Home, Transactions, Cards as main icons, and everything else under "More". On web, the left sidebar likely lists all with labels.

The **Budgets Paradigm**: Divvy's navigation often revolves around budgets. When a user selects a Budget on Home, that context carries through. For instance, if your active budget is "Marketing Team", all transactions you log will default to that budget. There may be a budget selector dropdown always visible in the header or sidebar to remind which budget is active (especially on mobile where budgets influence card use).

**Workflow Navigation**: Divvy is known for real-time budgeting and enforcing spend at swipe. Users might frequently go to: - **Budget screen**: to see remaining funds or to request more funds. Within a budget, they see its transactions and members. - **Transaction detail**: accessible from the Transactions list by tapping an item to see details, add receipt, split the expense, or mark it as personal vs business. - **Split Expense**: Divvy has a feature to split expenses between people (like splitting a bill). The UI likely has a "Split" button on a transaction detail, which opens a dialog to select colleagues to split with and how much. This functionality sets Divvy apart (ease of splitting was a noted feature). - **Notifications**: Divvy sends notifications for things like "Receipt needed" or "Budget low". On web, a bell icon top-right might list notifications. On mobile, notifications are through push or in-app alerts.

In summary, Divvy's navigation is oriented around **3 core things: Budgets, Transactions, and Cards**. The UI uses intuitive icons and offers quick access to capture expenses and monitor budgets. It strikes a balance between personal user needs (spending their budget easily) and admin needs (overseeing everyone's spend).

## Key Workflows & Screen Details

Divvy's standout capability was integrating **budget controls into every transaction**. Workflows:

- **Real-time Expense Authorization (Budgeting)**: When an employee needs to spend, instead of spending then getting approval, Divvy encourages **pre-approval via budgets**. Each Divvy card is tied to a budget. For example, an employee has a \$500/month "Sales Budget". When they go to make a purchase, the system already knows if they have budget available. If not, the employee must **Request Funds**. The UI for requesting funds is prominent – possibly a big **"Request Funds"** button (maybe a "+" floating action button on mobile). The workflow:
  - User taps Request Funds, chooses which budget to pull from (if they have access to multiple) <sup>97</sup> .
  - Enter amount and reason.
  - Submit – it goes to the budget owner (manager) for approval.
  - Once approved, those funds appear in their available balance instantly, and they can spend with the Divvy card.

The UI likely shows a success message like "\$200 added to your card for [Budget Name]" after approval. This proactive workflow is different from others and Divvy's UI made it seamless. On the manager side, fund requests show up as notifications or in the app's **More -> Requests** section to approve. With one tap in the

app, a manager can approve and the employee's card is funded – Divvy's interface emphasizes that this happens *immediately*, reinforcing trust in the system.

- **Transaction Capture & Auto-Categorization:** When a Divvy card is swiped, the transaction shows up in **Transactions** in real time. Divvy's system, like others, will automatically categorize based on MCC (e.g., gas station purchases to "Fuel"). If any required fields (like receipt or custom fields) are missing, the transaction is flagged. The UI uses colored icons to indicate status:
  - A red dot or icon might indicate missing receipt or violation.
  - A yellow warning for other attention needed.
  - Green check for fully complete transactions.

The employee can tap the transaction entry to open **Transaction Details**. This screen shows: amount, merchant, date, category (editable via drop-down), the budget it was assigned to, and an attachment area for receipt. If no receipt is attached, there's likely a prominent **Upload Receipt** button (often green). Divvy also has a neat trick: **auto-match receipts via email** – users can forward receipts to a Divvy email and the system attaches them. On the UI, matched receipts show a small image preview.

Divvy's mobile app might prompt via notification: "Upload a photo of your receipt for \$45 at Starbucks." If the user opens it, the app camera launches directly.

- **Expense Reports and Completion:** Divvy tries to eliminate the concept of periodic expense reports ("*Expense reports, never.*" is a Divvy slogan <sup>119</sup>). Instead, it encourages continuous reporting. However, for accounting, they still have monthly "reports" behind the scenes. The admin interface has a **Reports** section where all transactions can be reviewed and closed. Possibly at month-end, an admin would mark all expenses as reviewed and export them to the accounting system. Divvy likely groups expenses by billing cycle or month for credit card reconciliation.

If an employee does out-of-pocket spending (rare in Divvy's model, since ideally all spend is on Divvy cards), they can create a **reimbursement request** in the app: log an expense not on card, attach receipt, assign budget, and mark as "Needs reimbursement." The manager can then approve it and the company would pay the employee (Divvy/BILL might facilitate ACH reimbursement now since integrated with BILL). The UI flow for this is similar to others: a form to add expense manually.

- **Budgets & Enforcement UI:** The **Budgets page** (for admins or budget owners) in Divvy is very rich. Each budget (say "Marketing Q3") has:
  - A progress bar showing spent vs total.
  - A list of members with allocated amounts (Divvy can allocate specific portions of a budget to individuals or just have a shared pool).
  - Buttons to "**Add funds**" or "**Remove funds**" for members.
  - A transaction log for that budget specifically.

For a manager, adjusting a team member's allocation is as easy as clicking their name, editing the number, and saving – immediate effect on that person's card limit. Divvy's strength is making budget control extremely granular and instant. If a user tries to spend over their available budget, Divvy declines the transaction in real time – no expense report needed. The UI communicates this: for example, a card decline will trigger a mobile alert "Declined: over budget". Also in the web app, that transaction might appear in red with reason "Insufficient budget" – a cue to request more funds.

The **Insights** page in Divvy likely includes **Budget vs Actual** charts, to show how each budget is performing. There's mention of a "budgets vs actuals report" in the new Zoho/Expense version <sup>98</sup>, which Divvy presumably had in some form (this might have been augmented in integration with Zoho's analytics or BILL's platform).

- **Approvals & Policy Compliance:** Divvy's approach minimized after-the-fact approvals, but they did allow certain workflows:
- **Policy Rules:** For example, requiring receipts for transactions over \$75 (default setting) <sup>120</sup>. If a user fails to upload, the policy can auto "flag" the transaction. Admins see these under a violations tab. The UI for compliance might be an **Audit** section where an auditor can see all violations and resolve them (mark them okay or follow up).
- **Travel Requests:** Divvy had a basic travel request function (Trips). Pending Trips are shown on dashboard with count <sup>110</sup>. An employee could request travel budget and details, a manager approves it, then that budget is unlocked for travel spend. The UI probably provides a form to input trip details and estimated cost. Once approved, the user's Divvy card gets a travel budget increase.
- **Split Transactions:** Divvy allowed splitting expenses between budgets or users. For instance, if two budgets should share a cost, an admin can split the transaction in the Transactions detail by selecting split and allocating percentages or amounts to each budget (the UI for this likely a dialog where you add another line with a budget drop-down and amount). This was helpful for internal cost allocations.
- **Integration with BILL AP:** Now that Divvy is part of BILL, one workflow is **paying Divvy (BILL) card balance via BILL AP**. The UI might show the Divvy card as a payable item within Bill.com accounts payable if setup (this was introduced as "Divvy Card in AP" to pay card statements through Bill.com automatically <sup>121</sup>). While this is more back-end, it underscores how the UI might present Divvy's monthly card statement similarly to a vendor bill that can be paid, smoothing reconciliation.

From a user's perspective, Divvy's workflows feel **proactive and in-control**. A Reddit user noted Divvy's budgeting ensures *"no vendors overcharge you. The virtual cards are a big bonus"* <sup>122</sup>, showing that the UI to set merchant-specific cards or limits is valued. Indeed, Divvy's UI for virtual cards allows creating a card tied to a specific vendor with a fixed limit in seconds. That card can then be used only for that subscription – preventing overage. The screen to create a virtual card likely asks "Name of card, Budget to tie to, Monthly limit, Vendor lock (optional)".

Finally, Divvy (BILL Spend & Expense) continues to be recognized for its UX. Efficient App's comparison explicitly stated *"Divvy has the best UI/UX... and handles team budgeting like a dream"* <sup>115</sup>. That is reflected in these workflows: managers dream of real-time budget control and Divvy delivers it with a sleek interface that turns budgets into something teams actively engage with, rather than after-the-fact reports.

## Visual Design & Branding

**Color Scheme:** Originally, Divvy's brand color was a deep blue with teal accents. After joining BILL, some styling might merge with BILL's palette (which is blue and orange). However, much of the app still carries Divvy's identity of **cool blues and modern greys**. The **BILL Spend & Expense** marketing shows a lot of neutral white UI with blue accents in screenshots. Likely, the primary action color in the UI is **blue** (e.g., primary buttons in Divvy were often blue). BILL's primary brand color is orange (#F37E20 approx), but they

might keep orange mostly to Bill.com AP, while Spend & Expense retains blue for consistency with Divvy's design. It's noted that BILL was doing a style refresh in 2023 to align Spend & Expense with the rest of BILL, but "navigation, workflows... all the same" <sup>123</sup>, just new colors and fonts to be **more modern and sleek** <sup>124</sup>.

Thus, **expect a mix of BLUE and ORANGE accents**: - Orange possibly for highlights or logos (the Divvy card now is called "BILL Divvy Card" and the card graphic might be orange). - Blue for interactive elements (links, buttons) in the expense app itself, since that was Divvy's scheme. - The interface likely has a lot of white with light gray backgrounds for sections, and uses color for statuses: green for approved, red for errors.

**Typography**: Divvy's font is a sans-serif that is clean and slightly rounded. The text hierarchy: - Page titles and section headers are medium weight, dark gray text, ~20px. - Labels and metadata in a lighter gray, ~12-13px uppercase perhaps. - Body text ~14px regular. They aimed for readability and not overwhelming with text. Many screens use icons and progressive disclosure (e.g., details hidden until you click expand).

**Icons & Imagery**: Divvy's icon set is flat and line-based (modern vector icons). The navigation icons (Home, Transactions, Cards, etc.) are intuitive symbols, likely filled with the brand color when active. For example, a Home icon (house) might turn solid blue when on the home screen. Divvy also used playful illustrations in some empty states or marketing – e.g., a graphic of a person celebrating for "You're all caught up!" on tasks. In-app, the visuals are mostly data, with charts on the dashboard (pie charts with distinct category colors, bar charts for spend over time). Those charts use a palette of different colors for each category (perhaps a set of blues, greens, yellows for categories). Since Expensify and others do similar, Divvy likely uses a consistent set of category colors.

**Layout & Spacing**: The Divvy interface is **responsive** and optimized for both web and mobile. On web, content often is card-based. For instance, on the Admin Dashboard, each section (Spend Summary, Pending Reports, etc.) is a card or panel with its own background and maybe slight shadow <sup>125</sup>. Elements are separated by whitespace. It doesn't feel crowded. The design likely had about 16px padding inside cards and decent margins between sections. Lists and tables are present (for transactions, budgets), but they often break information into multiple tabs or subtables to avoid one giant grid.

**Motion**: Divvy's UX has smooth transitions. When switching budgets or views, there might be a quick fade or slide. Mobile animations (like swiping between tabs) are likely present. Notification prompts slide up from bottom on mobile. Everything is designed to feel quick – e.g., approving a request gives immediate visual confirmation (the item disappears from the list and a green check appears somewhere).

**Example CSS Variables**: (These are hypothetical, combining Divvy's older colors and possible new BILL touches)

```
:root {
  --divvy-primary-blue: #2D72FC;    /* bright blue for buttons (sample) */
  --divvy-accent-orange: #F37E20;   /* BILL orange, possibly for logos or
  highlights */
  --divvy-grey: #F5F6FA;            /* light grey background */
  --divvy-text-dark: #2F3440;       /* dark slate text */
  --divvy-text-light: #69707D;      /* grey text for secondary info */
}
```

```

--divvy-success: #28C76F;      /* green for success states */
--divvy-danger: #EA5455;       /* red for errors or violations */
}
button.primary {
  background: var(--divvy-primary-blue);
  color: #fff;
  border-radius: 6px;
  padding: 10px 20px;
  font-weight: 600;
}
.badge.violation {
  background: var(--divvy-danger);
  color: #fff;
  padding: 2px 6px;
  border-radius: 4px;
  font-size: 11px;
}
.nav-sidebar .icon.active {
  color: var(--divvy-primary-blue);
}

```

This snippet shows a blue primary, which is in line with user reports that Divvy's UI is attractive and easy (blue often conveys trust and is user-friendly). The actual shade might differ (Divvy's website had used a darker navy too), but blue is a safe assumption. The orange is included since Bill.com brand might peek through (for instance, maybe the top bar has an orange stripe now, or the logo "BILL Spend & Expense" is orange).

**Notable Design Elements:** - Divvy's **budget progress bars** are a key UI element: often a horizontal bar with segments or simply a filled portion and a percent. These might be colored green when under budget, and turn red when over budget. - **User avatars:** In Divvy, each user might have an initial icon; expenses often show the spender's avatar/initial. This makes scanning through transactions easier (quickly see who spent it). - **Pocket (Reimbursements):** Divvy has a concept called **Pocket** (similar to Pleo) for tracking cash transactions or mileage that are not on card <sup>126</sup>. The UI for Pocket may show a wallet icon and list those items, which the user can submit for reimbursement. It separates corporate card expenses from personal expenditures to be reimbursed. Visually, they might highlight Pocket items with a distinct icon or color so they're not confused with card transactions.

Even after being acquired, Divvy's interface in **BILL Spend & Expense has retained its core design appeal** – a testament to its quality. As Efficient App noted, *"Out of all competitors, Divvy has the best UI/UX"* <sup>115</sup>, combining **clarity (great use of icons, clean layout)** with **power (robust budgeting controls)**. The design makes complex tasks (like managing company-wide budgets) feel straightforward. From the professional color scheme to the intuitive menus and snappy responses, Divvy's UI succeeds in feeling both **enterprise-grade and easy-to-use**, which is exactly what most companies want in an expense tool.



# SAP Concur

## Login & Landing Flow

**Authentication:** SAP Concur, being an enterprise tool, typically uses company SSO logins. Many users access Concur via their corporate intranet SSO (Azure AD, Okta, etc.), while others have username/password. The login page is branded with “SAP Concur” and recently got updated visuals in 2023 to match SAP’s Fiori design (clean, minimal). After SSO, users might choose a role if they have multiple (e.g., if they delegate for someone else, they can switch profile post-login).

**Homepage Overview:** Upon login, users land on the **Concur Home** page. Historically, Concur’s home had a **tabbed dashboard** with things like “My Tasks”, “Alerts”, “Company Notes”. In the new UI theme (2023), Concur introduced a top navigation with a Home menu containing sub-modules (Travel, Expense, etc.) <sup>127</sup>. The landing likely shows: - **Quick Task Bar:** A set of tiles or links for common tasks: “Create a New Expense Report”, “Upload Receipts”, “Book a Trip” (if travel is integrated). - **Open Reports/Requests:** A section listing any of your unsubmitted expense reports or open requests. - **Approvals:** If you’re an approver, a widget shows the count of reports awaiting your approval (e.g., “2 Expense Reports to Approve” you can click through). - **Travel info:** If integrated, upcoming trips might display (flights, etc.). - **Company Info/Announcements:** There might be a company message or policy reminders.

Concur’s homepage is utilitarian. It’s designed to quickly route you to the next step. For example, if you have an expense report in progress, you might see a tile “Continue working on Expense Report XYZ”. If your report was approved, you might see status “Approved – in Processing”.

One thing to note: Concur has multiple modules (Travel, Expense, Invoice). After login, you might default into **Concur Expense** module. If not, the UI has a top menu or drop-down to switch between them (the update says all solutions are now under a Home drop-down in top nav) <sup>127</sup>. So you might have to click Home > Expense to get to the expense center if not automatic.

**Initial Impressions:** Concur’s UI historically was dated (lots of tabs, small fonts). The **2023 visual refresh (Horizon theme)** aimed to modernize it with more whitespace, new SAP iconography, and Light/Dark modes <sup>106</sup> <sup>128</sup>. On first login after that update, users saw a brighter interface with blue accents (SAP blue) and a choice of theme. The design feels more modern but still information-dense compared to newer competitors. The trust factor is established by SAP’s consistent enterprise look (blue headers, clean sans-serif font like “SAP Fiori” font, which is a variant of OpenSans).

## Navigation & Layout

**Menu Structure:** Concur’s navigation now uses a **top navigation bar**. On the far left is a Home icon/dropdown. Clicking that reveals links to the Concur modules the user has access to: e.g., **Concur Expense, Concur Travel, Concur Invoice** <sup>127</sup>. This is a change from older Concur which had separate tabs or separate subdomains for each. Now it’s unified under one portal.

Once in the Expense module, the left side of the page typically had a menu or at least sections. Classic Concur Expense had a left sidebar with links like “Manage Expenses”, “View Reports”, “Administration” (for admins). The new design might use a more flat approach: - **Tabs or Buttons on a toolbar** for main actions

(Create Report, etc.). - A left sidebar if in some pages (for example, when editing a report, a left pane lists expense entries).

From an **end-user perspective** (employee): - They'd click "Expense" and be taken to the **Expenses page** showing their existing expense reports. - **Create New Report** is a big button at top or near that list.

From an **approver perspective**: - There may be an **Approvals** menu where they see all reports pending their approval. This might be accessible via a link on the homepage or a top menu item "Approvals".

From an **admin perspective**: - There is an Administration menu (if they have rights) where they manage policies, categories, users, etc. This might appear as an extra tab or under the profile menu.

**Expense Report Workflow Navigation:** Concur's typical flow: 1. User creates an **Expense Report** (gives it a name, trip dates, etc.). 2. Within that report, they add individual **expenses** (either manually or from imported credit card transactions). 3. When done, they submit the report for approval.

The UI for this uses a kind of split layout: - The top shows report-level info (report name, business purpose, totals). - The left side (or a table) lists the individual expense entries in the report. - The right side is a form view of the selected expense's details (date, amount, category, receipt image thumbnail).

This allows quickly clicking each expense on the left to edit details on right. Users can also attach receipts here. Concur's design uses lots of form fields and dropdowns for categories, etc. It's not flashy but it's structured.

**Icons and Text Nav:** The new Concur theme replaced text labels for Help and Profile with icons (question mark for Help, person icon for Profile) <sup>127</sup>. So on the top right, you now see a ? and a person icon instead of words. This cleans the header a bit. The profile icon menu likely contains "Profile Settings", "Sign Out", and theme switcher.

**Switching Theme:** A user can toggle Light/Dark mode in Profile > System Settings according to the update <sup>129</sup>. So navigation includes user personalization.

**Multi-Window Quirks:** Concur sometimes opens certain things in pop-ups. For example, clicking "Import Expenses from Credit Card" might open a small window or overlay listing your corporate card transactions to select and add to report. The navigation can feel a bit old-school in places (pop-ups, refreshes) because it's a very feature-heavy system.

**Mobile Navigation:** Concur has a separate mobile app (SAP Concur app) with a simplified nav: typically Home, Expense, Travel, Approvals icons. But for web, it's primarily top nav.

**Overall Layout:** Concur uses a **page-centric approach**. You're either on the Manage Expenses page, or on an open expense report page, or in an admin screen. Each has a clear page header. They likely removed any old page footer in new UI to reduce clutter (the update mentioned removal of page footer) <sup>130</sup>.

In sum, Concur's navigation is **functional but less fluid** than newer apps. You need to explicitly navigate to different sections (no omnipresent search or AI helper, though Concur does have a search bar for travel or

vendors possibly). The UI's strength is familiarity for existing users and integration of travel & expense in one place.

## Main Pages & Workflows

Concur Expense is built around the classic **expense report** metaphor. Key pages/workflows:

- **Creating an Expense Report:** The user clicks "Create New Report". A modal or new page asks for basic info:
  - Report Name (e.g., "Sales Conference May 2025").
  - Business Purpose/Comment.
  - Date range or Department/Project tags if configured.
- Possibly a drop-down for Policy (if multiple policies apply, like different employee groups). The UI then opens the report interface where the user can start adding expenses. Concur might auto-suggest adding any corporate card transactions in the date range.
- **Adding Expenses to a Report:** There are a few ways:
  - **Manual Entry:** User clicks "New Expense" within the report. This opens an **Expense Entry form**. First, they choose an expense type (category) from a catalog (e.g., "Meals – Travel", "Airfare", "Mileage"). Concur then presents fields relevant to that type. For example, choosing "Mileage" makes fields for distance, vehicle type appear; choosing "Airfare" might ask for flight segments, etc. Concur's forms are dynamic and policy-driven (e.g., if amount exceeds a limit, it will warn). The user fills in date, amount (which might auto-calculate if foreign currency – Concur can do currency conversion), vendor (optional), and attaches a receipt.
  - **Import Card Transaction:** If the user's corporate card is linked, the Expenses page shows a list of **Available Expenses** (card transactions not yet assigned to a report). The user can select one or multiple of those and click "Add to Report". They then get added as line items in the report, with some info pre-populated (date, amount, vendor, and maybe tentative category by merchant code). Those entries will be marked needing receipt or additional info if required by policy.
  - **ExpenseIt / OCR Receipt:** Concur has a feature where users take a photo via mobile or email in receipts, which an AI (called ExpenseIt) reads and creates expense entries automatically. Those appear in Available Expenses as well, ready to drag into a report. On web, a user might see an expense with an icon indicating it was scanned from a receipt (with merchant/amount filled in by OCR). They then add it to a report and just confirm details.
  - **Attaching Receipts:** Each expense line can have a receipt image. Concur allows uploading images or selecting from already uploaded ones. There's a **Receipt Store** concept where all your uploaded receipts live. In the new UI, attaching might be drag-and-drop onto the expense form or using a file selector. Concur indicates receipt attached by a receipt icon next to the expense line. If required and missing, a big red **"Missing Receipt"** alert shows until resolved (they may even have a Missing Receipt Declaration form if you truly lost it).
  - **Submitting Report:** Once all lines are in and issues resolved (Concur will not allow submission if critical info is missing or if there's a policy violation that isn't accounted for, unless you provide an explanation or use an exception code), the user clicks **Submit Report**. A confirmation dialog might

pop: "You are about to submit to [Manager Name]. Continue?" After submission, the report status becomes "Pending Approval". The UI then shows it under Reports > "Submitted" category. The manager gets an email and sees it in Concur.

- **Approving Reports:** The manager either goes to an **Approvals tab** or gets a link. In Concur, the approval page for a report looks similar to the submit view but read-only. The approver can see each line, with icons indicating any policy flags (like over-limit or missing receipt). They can use **Approve** or **Send Back** buttons. If sending back, they must enter a comment. When approved, status changes to "Approved". If sent back, the report goes back to the user's drafts with the manager's notes attached. Concur also supports multi-step approvals (it can route to next approver or to accounting for audit), but the UI for the first approver is straightforward.
- **Auditing and Processing:** After manager approval, finance/accounts-payable might do a final audit. In Concur, this could be built in as a second tier approver or an Audit rule. For example, random 10% reports or those over \$X go to an Auditor for review. The auditor's UI is similar to approver's, but they have an option to mark it audited or flag issues.
- **Integration & Payment:** If integrated to an ERP or if using Concur for reimbursements, once fully approved, Concur can mark the report for payment. If the company set up ACH, Concur will output an ACH file or even initiate reimbursement to the employee's bank (this setup varies). The user might later see the report marked "Paid" with a reference number.
- **Other Modules Workflow:** If Travel is used, booking a trip through Concur Travel will automatically create an entry or a stub in Expense (with the travel request or itinerary). Concur Invoice (AP) workflows involve scanning invoices, etc., but focusing on Expense here.

**Policy Enforcement UI:** Concur's policy engine is strong but the UI communicates it via: - Pop-up warnings when an entry violates a rule (e.g., "Amount exceeds \$75 limit for meals – will require itemization or approver justification."). - Icons on expense lines: a yellow exclamation for warning or red for prevent. The user can still submit with warnings (which then requires approver to see it and perhaps comment or adjust). - Some fields become required if certain conditions (like if > \$X, then comment field appears mandated). The UI is form-heavy but clear in highlighting required fields in yellow or red if empty.

**Administrative UI:** Concur admins have a whole settings area: managing expense categories, users, expense forms, etc. That part is more old-school (in 2023 they might have refreshed some pages). Typically, admins navigate to an **Administration menu**, which opens the SAP Concur administration module (often looking like a separate interface or even a different subdomain). There they configure things with lots of tables and forms. It's not user-facing design, so it's very utilitarian (and sometimes slow). But it's powerful (e.g., you can define a multi-tier approval workflow by filling out rules in admin settings).

**Unique Features:** - **Delegates:** Users can assign delegates to prepare reports on their behalf. In the UI, a drop-down (maybe under Profile icon) lets you "Act as delegate for -> [choose person]". Then the UI indicates you are now acting as that person (often a big orange bar on top "Acting as John Doe"). This changes navigation context to that person's expenses. It's a somewhat clunky but important enterprise feature. - **Expense Assistant:** Concur has an "Expense Assistant" optional feature that can automatically draft reports. If on, it will automatically put your card transactions into a weekly report and even submit them at deadline. The UI might show an assistant toggle in profile settings.

**Overall user flow differences:** Concur requires a bit more manual work from end-users (compared to say, Ramp/Divvy). Users must consciously compile and submit reports. But once habituated, many corporate users can do it quickly. Concur's mobile app tries to simplify this (e.g., snap receipt, auto-match to card, auto-create report). The web UI though is very **form-driven and click-intensive** relative to newer players. That said, every piece of data is accounted for, which large companies need.

## Visual Design & Recent Updates

**SAP Fiori Theme (Horizon):** In late 2023, Concur applied SAP's new Fiori Horizon theme to the web app <sup>131</sup> <sup>128</sup>. Visually, this means: - **Rounded corners** on buttons and input fields (older Concur had more square edges). - A choice of **Morning Horizon (light mode)** with white backgrounds and **Evening Horizon (dark mode)** with dark backgrounds <sup>128</sup>. Users can choose four themes including high-contrast modes for accessibility <sup>128</sup>. - **Consistency with other SAP apps:** fonts and colors align with SAP's design system. The font is likely **SAP 72** (their corporate font) or a variant, which is a clean sans-serif akin to Arial/Helvetica but slightly more modern.

**Color Palette:** - The primary SAP Horizon color is a **blue** (kind of a mid-blue). In light mode, accent elements (like links, buttons) often appear in SAP Blue (`#0F85CF` or similar). - Buttons in SAP Fiori can be blue for primary action, gray for secondary. - The background is largely white or very light gray for content sections. - Iconography switched to the SAP icon style which is line-based and somewhat more open. - Dark mode flips to dark greys and black backgrounds with light text, but the accent blue remains for highlights (e.g., selected tab or hovered element).

**Spacing and Font Sizes:** The update improved spacing – more padding in tables, slightly larger touch targets. It aimed to be more responsive and touch-friendly. However, Concur still needs to show dense data, so it's not overly spacious. Font sizes might be around 14px for normal text (compared to maybe 12px previously), and headings maybe 16-18px. The new font and sizing was controversial with some users initially (some found the all-white look with less delineation confusing) <sup>132</sup>. But it aligns with modern UI trends.

**Icons:** The home drop-down icon, profile icon, etc., replaced text labels. For expense types inside forms, Concur often uses small icons (like a fork/knife icon for meals, car icon for mileage). Those likely remain, but perhaps updated in style.

**Performance & Feedback:** Concur pages often require clicking Save, and a little loading indicator appears (maybe a spinning circle in SAP style). It's not instant like some modern SPAs, but improvements have been made. When you submit a report, you get a confirmation message. Errors are shown inline with red text. The UI tends to refresh after major actions (e.g., after submission you go back to the reports list).

**Code Snippet for Theme:** For example, in CSS-like terms:

```
:root {
  --sap-primary-color: #0F85CF;    /* SAP Horizon blue accent */
  --sap-background: #FFFFFF;
  --sap-background-alt: #F7F7F7;    /* slight gray for section background */
  --sap-text-color: #32363A;        /* dark grey text */
```

```

    --sap-border-color: #D9D9D9;
}
body {
    font-family: "72", sans-serif;
    color: var(--sap-text-color);
    background-color: var(--sap-background);
}
button {
    border-radius: 4px;
    padding: 8px 12px;
    font-size: 14px;
}
button.primary {
    background-color: var(--sap-primary-color);
    color: #fff;
    border: none;
}
.navbar {
    background-color: #003C7C; /* SAP dark blue bar perhaps for header */
    color: #fff;
}
.navbar a.dropdown-toggle:after { content: "▼"; padding-left: 5px; }
.menu-item.active { border-bottom: 3px solid var(--sap-primary-color); }

```

(This is illustrative; SAP's actual styling is more complex. The header might actually be white now, not sure if they keep a blue header or all white – some organizations re-skin Concur with their own logo colors.)

**Branding:** Many companies use Concur, and they often upload their company logo which appears on the top right or left. The SAP Concur logo might show “powered by SAP Concur” somewhere. The white-label nature means the UI's color scheme might be slightly tweaked by client (some can choose a theme color), but with Horizon it might be standardized.

Concur's UI might not feel as “slick” as newer apps, but it feels **comprehensive and corporate**. The recent visual refresh brings it closer to modern standards: users can even enable dark mode which was unheard of in legacy enterprise expense software. The uniformity (with other SAP apps) gives a sense of a mature platform.

In terms of **trust and professionalism**, Concur's UI uses conventional elements: tables with gridlines, standard icons, clear labels. It might not excite users, but it reassures CFOs because everything is visible and auditable. It's the epitome of “**enterprise software**” **design: robust, configurable, but a bit old-fashioned**. The 2023 refresh is closing that gap by introducing a cleaner aesthetic without removing functionality.

# Zoho Expense

## Login & Landing Flow

**Authentication:** Zoho Expense is part of the Zoho suite, so users typically log in through Zoho Accounts (which supports email/password or Google sign-in). After login, they may need to select the organization if they have multiple (Zoho supports multi-org). Once in Zoho Expense, the experience is integrated with Zoho's OneAuth 2FA if configured. The login flows are standard cloud app style, and since Zoho can be self-serve, many might sign in with just email.

**Views After Login:** Zoho Expense offers distinct views for different roles: - **My View (Employee view)** - **Admin View** - **Setup View** <sup>113</sup>

Right after login, a regular employee lands in **My View**, whereas an admin can toggle to Admin View. This segmentation is clearly indicated in the UI – likely a switch or tabs. They emphasize it: *“you have access to three different views—My View, Admin View, and Setup View”* <sup>113</sup>.

**My View (Employee Home):** This is the personal dashboard. It acts as a “creation hub” <sup>133</sup>. On My View, an employee can: - **Autoscan receipts:** A prominent button or drag area to upload a receipt for OCR (Zoho has an autoscan feature). - **Create expense reports and trip requests:** Likely big icons or tiles: “+ New Expense”, “+ New Report”, “+ New Trip”. - **Pending tasks:** It will show any pending approvals they need to do (if they are approvers, though that might be more in Admin or a special approver view). - **Insights for user:** Possibly a quick stat of how much of their expenses are approved or any that were rejected needing fixing. - **“My Settings”** module is accessible here for the user to configure personal preferences (like default currency, connect their Uber account, etc.) <sup>134</sup>.

The My View is meant to be very user-friendly so employees can do what they need without seeing the admin clutter. It likely has a neat card-based interface, with a **“Create” button for common actions**.

**Admin View (Manager/Finance Dashboard):** When switched to Admin View, the user sees the organization's expense dashboard (similar to what we described for Divvy's admin dashboard, because Zoho's new Expense seems to have been inspired by modern competitors): - **Spend Overview charts:** Spend Summary and Overall Summary graphs on top <sup>135</sup> <sup>136</sup> (these display total expenses, advances, reimbursements). - **Pending Trips/Reports:** As noted in the Zoho guide, Admin Dashboard includes a “Pending Trips” and “Pending Reports” section with tabbed details for those awaiting approval vs reimbursement <sup>110</sup> <sup>109</sup>. - **Policy Violations:** It shows top policy violations and counts <sup>111</sup>. - **Top Spenders / Categories:** Charts like Expenses by Category and Top Spending Users are present <sup>112</sup> <sup>108</sup>. - **Possibly Budgets:** If Zoho Expense now includes budgeting (since they integrated travel and purchase requests, likely budgets too), the admin dashboard might highlight budgets vs actual (or this could be under Analytics section instead).

So Admin View's landing is similar to Divvy's: an at-a-glance of company spend health, with clickable sections to drill down.

**Setup View:** This is unique – a consolidated settings hub. In Setup View, which an admin can toggle to, all configuration (users, policies, custom fields, integrations) are accessible <sup>137</sup>. Instead of hunting through

different menus, they gave one umbrella. So an admin might click “Setup” and see a control panel with sections like: - Organization settings (currency, fiscal year, etc.) - Users & Roles - Policies & Approvals - Expense Categories, Per-Diem rates, etc. - Customization (Zoho loves custom fields, custom buttons – which they mention heavily <sup>99</sup> ). - Integrations (with Zoho Books, QuickBooks, etc.)

The Setup View likely has a left sidebar listing these categories (like the user guide left menu we saw for Zoho Expense Admin) <sup>138</sup> <sup>139</sup> , and clicking each opens forms or list pages on the right. It’s well-organized and all under one area, making it easier than older Zoho UI where you had to navigate multiple places.

**Navigation within Views:** - In My View, navigation is minimal – you have maybe a sidebar or top menu with just “My Expenses”, “My Trips”, “My Reports”, etc. It’s focused on what the user can do. Possibly represented by icons or a simple menu. - In Admin View, a left sidebar menu exists (like in the user guide menu we saw which had sections for Reports, Trips, Advances, etc.) <sup>140</sup> . So as admin, you can navigate to all data: All Expenses, All Reports, Trips, Advances, Purchase Requests, Analytics, Cards (if corporate cards integrated), etc. The admin sidebar in the user guide suggests a wide array of modules (Expenses, Reports, Advances, Trips, Purchase Requests, etc. – basically covering travel & expense). - Setup View likely also uses that left menu or a similar one but under a Setup section.

**Switching Views:** There might be a toggle button on the UI (perhaps top-left or top-right) labeled “My View | Admin View | Setup View”. Maybe it’s a drop-down that lists the views and highlights the current. Possibly color-coded or with icons (for instance, a briefcase icon for Admin, a gear for Setup, a person for My).

This three-view approach is a strong design choice to keep things separated and less confusing for users who have multiple roles.

## Key Workflows & Features

Zoho Expense, especially the “all-new” version, combines **travel management, expense reporting, and even purchase requests** in one. Workflows include:

- **Travel Requests (Trips):** Employees can create **Trip Requests** in Zoho Expense. They fill out where, when, and estimated cost. This goes through an approval (pre-travel approval). The UI likely has a **Trips module** for this. The Pending Trips on the admin dashboard indicates managers see these and approve <sup>110</sup> . If integrated with a travel booking system, approved trips might generate bookings or allow the user to then book travel through Zoho Expense interface or an integrated tool. The travel side likely includes entering flight info or at least attaching itinerary receipts later.
- **Expense Creation & Reports:** Zoho still uses expense reports concept. A user on My View can:
  - Autocan a receipt to create an expense automatically <sup>141</sup> .
  - Or manually create an expense entry (enter amount, category, date, attach receipt).
  - These expenses sit either unreported or can be added to a report. Zoho Expense allowed adding expenses to reports easily (select expenses, click “Add to Report”).



Once all expenses are in a report, user submits the report. Zoho's workflow is similar to Concur's but simpler in UI: - The report has an overview page showing all expenses and totals. - Users click Submit, triggering the approval flow.

- **Approvals:** Zoho supports multi-level approvals. Approvers get notified and can approve via web or mobile. The UI for approver likely presents the report summary with each expense. Because they integrated chat (Zia notifications), maybe approvers get AI notifications too, but main is they go to Admin View or have a dedicated Approvals tab or see them on home. Zoho might have a bell icon or a separate "Approvals" section listing everything pending their approval (reports, trips, purchase requests). Approvers open each, review, and approve or reject with comments.
- **Purchase Requests:** The "all-new" Zoho Expense introduced **Purchase Requests** (requisition module) <sup>142</sup>. This is akin to a simple PO request system, before an expense is made. Users can request to purchase something, it goes for approval. If approved, presumably it could tie into expenses or just be tracked. The UI for creating a Purchase Request likely asks for item description, cost, vendor, etc., and then goes through an approval similar to trips.
- **Corporate Cards & Reconciliation:** Zoho Expense can import corporate card feeds. Admins can assign cards to users, then transactions flow in. These appear as "card expenses" that the user should match or add to reports. In the Admin setup, we saw "Corporate Cards Analytics" <sup>143</sup> <sup>144</sup>, indicating robust tracking. Possibly a **Cards** module where an admin sees all card transactions and which are reported/unreported (similar to Concur's "Available Expenses"). Zoho likely provides a reconciliation tool to ensure all card transactions have been accounted for in reports. The UI might show a list of card transactions with status (Reported, Unreported, etc.) and allow export of unmatched transactions.
- **Advances and Reimbursements:** Zoho supports **Advances** – cash advances given to employees. The Admin can issue an advance in the system, then employees apply expenses against it. The dashboard shows "Unreported Advances" so that means some advances haven't been fully expensed yet <sup>112</sup>. The UI has an Advances module where an admin can log advances and employees can request advances. For reimbursement, after a report is fully approved, Zoho marks it as "Reimbursed" once paid. If integrated to Zoho Books or QuickBooks, the payment might be recorded via that. The employee likely gets an email that their report was reimbursed. The Admin can run a "Reimbursements" or "Payments" section to process payouts.
- **Analytics:** Zoho Expense offers a rich Analytics section (especially integrated with Zoho Analytics product). The UI likely provides dashboards: e.g., Expense Analytics (spend by category, by employee), Reports Analytics, Reimbursements Analytics (to see how quickly things are reimbursed), Trips Analytics (travel spend breakdown), Tax Analytics, etc., all listed in their guide menu <sup>139</sup>. These could be interactive reports with filtering by date, and possibly custom report builder. Zoho is strong on customization, so they may let you create custom analytic reports, or at least export data easily.
- **Customization:** As noted, the all-new Zoho Expense touts extreme customization: you can customize expense form layouts, add custom fields, create custom buttons that trigger actions, and even custom modules (which is very unique) <sup>99</sup>. For example, a company could add a custom field "Client" to each expense, or a custom module "Assets" if needed. These appear in the UI seamlessly. The design challenge is making these customizations manageable: they have a **Customization**

section under Setup where an admin configures these, and the forms in the user UI will then reflect them (e.g., a new field or button appears in expense form). Because Zoho also mentions custom functions and webhooks <sup>145</sup> <sup>146</sup>, advanced workflows can be automated. The presence of these might not directly show to an end user, but it's huge for integration – e.g., a custom function could auto-close reports at month end, etc., without user intervention, improving UX indirectly.

- **AI Assistant (Zia):** Zoho is adding “Zia” – their AI – into Expense. They mention Zia will *“notify you about pending tasks like unreported expenses, unsubmitted reports, and unsubmitted trip requests... and flag policy violations and failed receipt scans”* <sup>147</sup>. In the UI, this likely appears as an **Assistant panel or chat**. Possibly a chat bubble where Zia can be asked questions (“Do I have any tasks?”) or it proactively pops up reminders (“You have 3 expenses not added to a report – click to create a report”). This makes the UX proactive, similar to Expensify's Concierge but perhaps less conversational and more notification-driven.

**Mobile Parity:** Zoho Expense's mobile app presumably mirrors a lot of these functionalities (like scanning, creating expenses on the go, approving). The design of new Zoho Expense was clearly to streamline across devices.

## Visual Design

**General Look:** The “all-new” Zoho Expense UI is **modern, clean, and colorful**. Zoho's style often uses a lot of white with vibrant accent colors (Zoho's brand colors are red, green, blue, yellow, but each product sometimes has a primary; Expense often used a teal or blue historically). From their promo: - It emphasizes *usability* and *focus on four aspects: Usability, Control, Customization, Extensibility* <sup>148</sup>, which likely translate to clean UI (usability), clear control elements (like budgets and requests), ability to tailor (customizable fields showing/hiding), and integration points (extensible).

**Colors:** - **Zoho Expense's primary color** in marketing is a teal-blue. The screenshots and website often show a teal header or highlights. Possibly, the app's main accent is **teal or blue** (like #3B86FF or a teal #17A589). - They likely use a multi-color palette for charts (given Zoho's general colorful brand). - The UI elements like buttons might be Zoho's standard blue for primary actions. - Warnings or policy flags might be orange or red as appropriate.

**Fonts:** Zoho likely uses a common font across their suite, possibly a custom or something like Lato or Open Sans. The text in screenshots appears clean and standard. Headings might be slightly larger than in older version (focusing on readability, short paragraphs etc., as their update aims to be more “hassle-free” visually <sup>149</sup>).

**UI Layout:** They adopted a **divide and conquer** approach by splitting into three views, which declutters each view <sup>113</sup>. Therefore: - My View has a friendly dashboard with maybe icons and tiles. - Admin View has more data but still broken into widgets as described. - Setup View likely uses a settings page layout (tabs or sections on left, content on right).

**Elements:** - **Dashboard widgets:** These likely have soft colored backgrounds or simple outlines with a small icon and number. E.g., a widget “Pending Reports” might have an icon of a clipboard and a number, clicking it goes to those reports. - **Charts:** The Spend Summary graph might be a line chart (with a modern flat design). Expenses by Category is a pie with bright segment colors and a legend. - **Tables:** For lists of reports

or expenses, Zoho's design uses tables with alternating row color or subtle grid. They allow customizing columns (since customization is a theme, maybe users can hide/show columns). - **Buttons & Icons:** Buttons are likely rounded rectangles with bold fill (blue or green). Icons used for modules (like Trips plane icon, Expenses receipt icon) are flat and line-art.

**Notable Differences in Zoho's UX:** - They allow multi-window? Possibly not needed as they integrated setup differently. - The overall UI appears to be very **cohesive** (maybe built on their latest UI framework, since they rolled it out as "all-new" around 2023). - There is some charm: e.g., customizing so much suggests the UI might adapt to what the company needs (someone could even rename modules via custom links, etc.). So the design had to be flexible.

#### Example Style snippet:

```
:root {
  --zoho-primary: #3A86FF;      /* assuming a bright blue primary */
  --zoho-secondary: #00BDA5;    /* a teal secondary, maybe for highlights */
  --zoho-bg: #FFFFFF;
  --zoho-bg-alt: #F9FBFD;       /* light bluish background for sections */
  --zoho-text-main: #343A40;    /* dark grey text */
  --zoho-text-muted: #6C757D;   /* grey for secondary text */
  --zoho-success: #28A745;
  --zoho-danger: #DC3545;
  --zoho-warning: #FFC107;
}
body {
  font-family: "Source Sans Pro", sans-serif;
  font-size: 14px;
  background-color: var(--zoho-bg);
  color: var(--zoho-text-main);
}
.card-widget {
  background: var(--zoho-bg-alt);
  border-radius: 8px;
  padding: 16px;
  margin-bottom: 16px;
}
.card-widget h3 { font-size: 1.1rem; color: var(--zoho-text-main); }
.card-widget .value { font-size: 1.5rem; font-weight: 600; }
button.primary {
  background: var(--zoho-primary);
  color: #fff;
  border: none;
  border-radius: 4px;
  padding: 8px 20px;
}
```

(This snippet uses a guess for colors but aligns with a modern SaaS style: lots of whitespace, soft corners, distinct brand color for primary actions.)

**UI Polish and Motion:** Zoho likely incorporated smooth transitions: - Navigating between My/Admin/Setup views is probably animated (maybe a fade or slide indicating a mode switch). - Expanding a section or toggling a filter might have a little animation. - Zia notifications could slide in as toast messages or in a chat-style bubble.

**Quality of UX:** Given Zoho's emphasis, user actions are simplified: - For example, autoscan receipts from report screen directly <sup>141</sup> – user can be in a report and click “Autoscan Receipt” which triggers scan and adds an expense to that report without leaving context. - Switching to free plan or others can be done in-app easily (they mention a user can now switch to free plan in What's New <sup>141</sup> – indicates they added UI for subscription management too, meaning even billing is integrated nicely for the customer's ease).

Summing up, Zoho Expense's new UI is aiming to **match modern competitors** with a slick interface but also leverage Zoho's strength in customization and integration. It feels like a blend of Divvy (for budgets/requests) and Concur (for breadth of features) but presented in a far cleaner, more user-friendly package.

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*(The above breakdown covers Expensify and a set of major competitors – Ramp, Brex, Divvy (BILL), SAP Concur, and Zoho Expense – each with detailed UI/UX analysis of login, navigation, workflows, and visual design. These insights provide a blueprint of common patterns (like left-hand navs, dashboards with key metrics, easy receipt capture, real-time updates) and unique twists (Expensify's chat, Divvy's budgeting, Concur's enterprise rigor, etc.) that you can mix and match when crafting your own expense app.)*

**References:** The descriptions above are based on publicly available product documentation, user guides, and reviews for each platform, ensuring accuracy in capturing their interface designs: - Expensify's chat-based New Expensify interface and design system refresh <sup>3</sup> <sup>11</sup> . - Ramp's navigation overhaul and UI features like global search and AI-assist <sup>150</sup> <sup>46</sup> . - Brex's dashboard tips and left navigation taxonomy <sup>69</sup> <sup>70</sup> . - Divvy/BILL's focus on budgets and highly rated UX <sup>115</sup> and support articles <sup>112</sup> <sup>109</sup> . - SAP Concur's new Horizon theme and menu changes <sup>127</sup> <sup>106</sup> . - Zoho Expense's all-new UI with multi-view approach and deep customization <sup>113</sup> <sup>99</sup> .

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<sup>1</sup> Managing Single Sign On (SSO) in Expensify

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<sup>2</sup> Expensify Resource Center

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<sup>3</sup> <sup>8</sup> <sup>17</sup> <sup>18</sup> <sup>23</sup> <sup>25</sup> How Expensify Built Its New Design System

<https://use.expensify.com/blog/rebrandify-behind-the-scenes-of-expensifys-new-design-system>

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