

# What is Pleo?

**Smart Spending. Simple Control. Real-Time Visibility.**

Pleo is a modern spend management solution that replaces outdated expense workflows with smart company cards, automated expense tracking, and seamless accounting integration — giving businesses real-time visibility and full control of team spending.

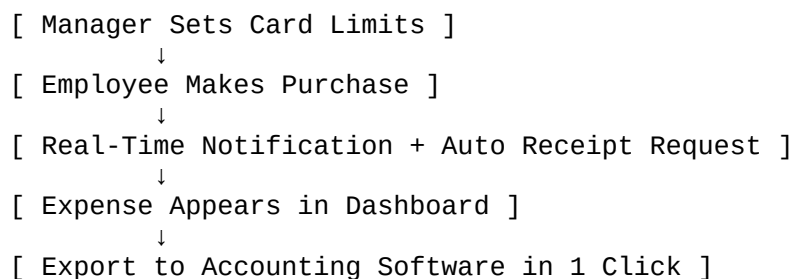
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## Key Features at a Glance:

Feature	What it Does	Why it Matters
Smart Company Cards	Issue physical or virtual cards to employees	Empower teams to spend without delays, reduce bottlenecks
Automated Receipt Capture	Snap & attach receipts via mobile app	Say goodbye to lost receipts and manual chasing
Real-Time Expense Tracking	Every purchase shows up instantly	Keep finance informed and in control, always
Spend Controls & Approvals	Set limits, auto-flag unusual spend, require approvals	Protect budget and prevent overspend
Accounting Integrations	Connect to Xero, QuickBooks, Sage, etc.	Cut down on admin and speed up month-end close

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## How It Works (Visual Flow):



## Why Companies Choose Pleo:

### ✓ Boost Efficiency

No more receipt chasing or spreadsheet hell.

### ✓ Empower Employees

Let teams spend responsibly — without the friction.

### ✓ Complete Visibility

See what's being spent, by whom, and why — in real-time.

### ✓ Scales With You

From startups to 1,000+ headcount orgs, Pleo grows with your business.

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## **Integrates Seamlessly With:**

- Xero
  - QuickBooks
  - Sage
  - Netsuite
  - Google Workspace
  - Microsoft Teams
  - ... and more!
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## **Perfect For:**

- Remote or hybrid teams
- Fast-scaling startups
- Finance teams drowning in manual processes
- Any business that hates chasing receipts

## **Ideal Client Example: Hopin**

About Hopin:

A fast-scaling virtual events and hybrid engagement platform, that enables organizations to host immersive online experiences — from global summits to local community meetups. They went fully remote during their scale-up and hired globally at pace (300+ employees). They have teams in marketing, customer success, and product all spending across tools, vendors, and events.

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### **Company Structure:**

<b>Team</b>	<b>Role</b>	<b>Relevance to Pleo</b>
Sales & Partnerships	Attend/host events, manage travel/hospitality expenses	Require fast access to budgets, mobile-friendly expense tracking, and quick approvals
Marketing & Events	Handle vendors, booths, and sponsorships across regions	Need multi-currency support, vendor invoice management, and automated workflows
Operations & Finance	Oversee budgets, reimbursements, and compliance	Primary users of approval flows, real-time spend visibility, and accounting integration
Engineering & Product	Purchase SaaS/dev tools occasionally	Benefit from user-level control and receipt automation for one-off tech expenses
<b>Stakeholders/Decision makers</b>		
<b>Finance Leadership</b>	Make financial decisions, track spend, enforce compliance	Key decision-makers; need robust reporting, control, and integrations (e.g., Xero)
<b>Department Heads</b>	Oversee budgets and team efficiency	Stakeholders in team-wide adoption and ensuring ease of use across functions
<b>IT / Procurement</b>	Ensure data security and approve new tools/vendors	May vet Pleo's security and integration compatibility before full deployment

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### **Simulated Discovery Call Notes:**

<b>Question</b>	<b>Hopin's Answer (Lucy)</b>
1. Can you walk me through how employee expenses are currently handled?	Right now, employees pay out-of-pocket, submit receipts, and get reimbursed via payroll. It's slow and varies by region.
2. How much time do you think your finance team spends managing expenses monthly?	Easily 30+ hours — a lot of back-and-forth and manual data entry, especially during peak event periods.
3. Do employees ever have trouble submitting receipts or following up?	Constantly. Receipts go missing, or they upload them late. Our AP team spends too much time chasing.
4. How do you manage approvals and limits across different teams?	It's mostly manual. Team leads approve in Slack or email. We don't have good visibility or control, especially for international teams.
5. Do you track spending in real time?	Not really. We get visibility only once expenses are submitted and processed.
6. What accounting tools do you use?	We use Xero for global and NetSuite for US operations. Syncing between tools is clunky.

Question	Hopin's Answer (Lucy)
7. Have you had issues with duplicate or fraudulent expense claims?	A few, yes. Mostly small things, but it erodes trust and adds admin work.
8. How does this impact your ability to budget or forecast event costs?	It makes things unpredictable. We sometimes find out we overspent well after the event.
9. What would an ideal solution look like for you?	Something that gives cards to employees, automates receipts, and updates our accounting tools in real time — with department-level control.
10. Is this something you're actively looking to improve right now?	Yes — we're actually exploring a few tools. We want to streamline spend before Q3 when our event calendar ramps up.

## Summary:

Lucy's team is overwhelmed by **manual workflows**, **delayed visibility**, and **inefficient processes** across teams and regions. She's looking for a platform that's **real-time**, **automated**, and **accounting-integrated** — with **smart cards** to reduce reimbursements.

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## Expense Pain Points / Opportunities:

- **Global Complexity**
    - Multiple currencies, time zones, and vendors
    - Inconsistent workflows for approving and reporting expenses
  - **Manual Receipt Hassles**
    - Teams submit receipts manually (or late), causing delays
    - Receipts are often missing or unclear for finance reviews
  - **Slow Reimbursements**
    - Employees front costs and wait for repayment
    - Hurts morale and productivity, especially in remote roles
  - **Limited Visibility**
    - Difficult to track live spending across distributed teams
    - Budget owners can't make real-time decisions
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## Pleo Solution:

Problem / Pain	How Pleo Solves It	Benefit	Hopin Context
Employees paying out of pocket and waiting for reimbursement	Instantly issues smart virtual/physical cards with team and spending limit controls	<b>Virtual &amp; Physical Company Cards</b>	Removes friction for remote, frequently traveling event staff
Finance lacks real-time visibility over spend	Transactions appear instantly in the Pleo dashboard	<b>Real-Time Expense Tracking</b>	Enables proactive budgeting and oversight for distributed teams
Manual receipt collection is time-consuming and error-prone	Mobile app lets employees snap and auto-match receipts on the go	<b>Automated Receipt Capture</b>	Saves time and prevents lost receipts, especially during live events or travel
Complex approval workflows due to remote teams in multiple time zones and currencies	Set automated rules for approvals, currencies, and department limits	<b>Custom Spend Rules by Team/Region</b>	Ensures compliance without micromanagement; adapts to Hopin's global footprint
Accounting team spends hours reconciling and inputting data	Auto-syncs expenses and receipts into Xero, NetSuite, and more	<b>Seamless Accounting Integration</b>	Frees finance to focus on strategy, not admin or chasing receipts

## ROI / Estimated Value Slide:

Category	Before Pleo	With Pleo
Expense Reimbursement Cycle	7-14 days avg	1-2 days
Manual Admin (per employee/month)	~2 hours	<30 mins
Visibility into Live Spend	Low	High (real-time)
Policy Compliance	Difficult to enforce	Easy via app-based rules
Finance Team Bandwidth	Reactive	Strategic, insight-driven