Submitting reimbursements

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Help Center URL: Submitting reimbursements

Overview

As an employee using Ramp, here's everything you need to know to submit reimbursements and get paid back. Please note that your finance team must enable reimbursements for your company before you can submit a reimbursement.

Jump to:

- Set up your bank account

- Submitting reimbursements

- How to submit a reimbursement

  - Out-of-pocket reimbursement

  - Mileage reimbursement

- Waiting for reimbursement approval

- Getting paid back on or off Ramp

- Bulk submitting reimbursements

- (Plus only) Bulk submitting via expense groups

- (Plus only) Missing employee reimbursement permissions?

Set up your bank account

Once your company has turned on reimbursements, you'll see the **Create reimbursement** or **New > Reimbursement** button on the top-right-hand corner of your **Home** page. Depending on your company's preferred payment method, you may be required or recommended to link a bank account to receive payment.

Your finance team's preferred reimbursement method:

- If your company requires electronic payments, you'll be prompted to link a bank account if you try to submit a reimbursement.

- If your company has payments off Ramp enabled, your admin or manager may reimburse you and pay you outside Ramp using other methods such as Zelle, venmo, check, etc.

Add your personal bank account:

- If your company has turned on electronic payments via Ramp, you'll need to add your US-based personal bank or international bank account details (see more on international reimbursements here) for your organization to pay you directly. You can do this on the **Profile** (top-right-hand corner) > My Settings > **Banking**.

Please note:

- **Linking the correct bank:**

   - Your bank account must be able to make payments and receive them to make repayments (e.g. you may not link a credit card)

   - You can enter your personal mailing address if prompted for an address.

   - While users are **not** required to verify their bank accounts to receive reimbursements, we strongly encourage verification as a best practice.

   - If your company hasn't already provided your location via its human resources information system (HRIS), you'll be prompted to enter your place of residence for regulatory purposes before you can continue to connect your bank account. You may update this field in the future by going to **Profile** (top-right-hand corner) > My Settings > Profile > Edit profile.

- **Payment timeline:**

   - Once a reimbursement is approved, ACH reimbursement payments typically take 3-5 business days. Repayments to your company may also take 3-5 business days.

Submitting reimbursements

How to submit a reimbursement

There are two types of reimbursements that you may submit:

- **Out-of-pocket**: any purchase made on behalf of your company excluding mileage

- **Mileage**: mileage reimbursements. (Note: If you don't see this option, your finance team has mileage reimbursements turned off for the company.)

There are several ways to submit a reimbursement:

- **Send or forward receipts to [reimbursements@ramp.com] (mailto:reimbursements@ramp.com).**

  You'll receive an email letting you know we've created your draft reimbursement(s). You can find them within your dashboard under the **[Reimbursements](https://app.ramp.com/home/my-reimbursements)** section under **Drafts**, where you must add details and submit. Emailing multiple receipts will create multiple reimbursements.

- **Submit via the mobile app.**

  Download our mobile apps (iOS, Android) to submit receipts easily on the go. You can save photos as draft receipts right from the app and even allow the app to track your GPS for mileage reimbursements.

- **Text your receipt to HIRAMP 447-267 (For international users, 844-331-1023)**

  Take a picture or screenshot of your receipt and text it to our number. We'll text you asking if you want to match it to a transaction or create a reimbursement. After selecting the reimbursement option, you can complete the reimbursement on the mobile app or at a later time.

- **Download our mobile apps** (iOS, Android) to submit receipts easily on the go. You can also save photos as draft receipts right from the app.

- **Create a new Reimbursement via web or mobile browser.**

  Go to **Home > New >** **Reimbursement**, where you can drag and drop your receipts. You will then have to add a receipt, memo, and any other policy requirements that your organization requires. To add multiple receipts to a single

reimbursement, click on the existing draft reimbursement, and click on the **upload** button in the top left corner.

- **Duplicate a previous reimbursement.**

You may duplicate any reimbursement by clicking into the draft, approved, or rejected reimbursement and clicking **duplicate**.

Out-of-pocket reimbursements

For out-of-pocket reimbursements, here are a few additional details.

- **Bulk submission**: You can submit and edit reimbursements in bulk. Simply drag multiple receipts into the upload field, wait for them to generate line items in the table, and check the box next to each receipt to edit the memo, trip, and accounting categories in bulk. More information here.

- **Group with trip**: If your reimbursement is part of company travel, you may add it to a trip to group them together for submission and review. Toggle the "Is this a travel expense?" section and select the trip (or create a new trip).

- **Add meal attendees**: click the "Add Attendees" button.

- **Auto-save**: Reimbursements will auto-save as you edit them and appear as a draft on your Reimbursements main page if you click the back button.

- **Edit a reimbursement after submission**: You or anyone in your approval chain may edit the reimbursement amount before the final approval.

Find out how this affects your approval flow here.

- **Submitting towards a locked card**: If your card was auto-locked, you may submit a reimbursement if the transaction date is before the lock date. If your card was locked by a manager or admin, you will not be able to submit a reimbursement for this card. Please contact your manager or finance team to unlock this card and submit a reimbursement towards it.

Mileage reimbursements

If your company has turned on mileage reimbursements, here are additional details.

- **GPS mileage**: Ramp offers an Early Access feature on iOS that uses your GPS location to track the exact number of miles you've driven. Distances less than 500 meters and durations shorter than 30 seconds will be discarded. Android GPS mileage is coming in 2025.

- **Entering destinations**: You can input the starting and ending destinations (and multiple stops) to auto-calculate the distance traveled. Ramp uses the Google Maps recommended route based on traffic conditions at the time of submission. The number of miles Ramp calculates may differ from the actual miles you drove. You may edit the number of miles calculated if this is the case.

- **Manually entering miles driven**: You can manually enter a maximum of 999 miles when entering the number of miles driven. However, the reimbursement can still be submitted if you enter two addresses with a distance greater than 1,000 miles.

- **Deducting commute distance**: If your finance team has enabled this feature, you can set your home and office addresses and choose whether to deduct one-way or round-trip when submitting a mileage reimbursement.

- **Reimbursement rate**: Your finance team can edit the reimbursement amount per mile, which defaults to the IRS rate for the year.

- **Frequent trips:** Frequent trips are defined as the same destinations entered in reimbursement requests submitted at least three times. These will now appear at the top of the mileage reimbursement draft during the submission process. Employees can use a checkbox to indicate whether the trip is a round trip. Previously used locations will automatically display when users begin typing.

Waiting for reimbursement approval

Once you submit a reimbursement, it will be routed to either your direct manager or admins for approval or a combination of reviewers for approval, based on the Expenses approval setup.

Reimbursement expenses will by default follow the Default approvals flow.

Expenses
Who should review expenses?

Policies

Default Expense Approval Policy Default   ⋮   Edit   ⌄
78 allocations of funds

To use a different Expenses policy for reimbursement requests, the submitter must choose an existing fund linked to the desired policy in the "Reimburse from" field on the form.

- **If your reimbursement is approved,** it can be approved for electronic payment on Ramp or with another method your finance team chooses off Ramp. More in the "Getting paid back on or off Ramp" section.

 - Approved reimbursements cannot be edited.

- **If a reimbursement is rejected**, you can edit it and re-submit it.

Editing a reimbursement after submitting it: While your reimbursement is pending, you and your manager / bookkeeper / admin may edit **any** reimbursement field. When reimbursement fields are edited **after** the 1st level of approvals has been made, at the 2nd layer of approvals, the approval chain may reset.

Below is the logic by which the approval chain resets if a reimbursement is edited:

1. When you edit any part of your reimbursement, the approval chain will always reset to the first approver.
2. If any other reviewers (managers and admins) edit the reimbursement level at the 2nd approval level...

  - The chain resets when these fields are edited: **Amount**, **currency**, **spend limit**, **trip**, and/or **mileage**.

  - The chain will **not** reset when these fields are edited: **Date**, **merchant**, **memo**, **additional fields**.

Getting paid back on or off Ramp

You may get paid back in one of two ways depending on your finance team's preference.

- Electronic payment to your bank account
- Paid off the Ramp platform

For payments on Ramp

Once approved, you will receive funds directly into your bank account. The payment process after the final approval typically takes 3-5 business days.

After a reimbursement has been approved and before the payment begins processing, admins, and owners can cancel your reimbursement payment from the reimbursement drawer in case of mistakes in approval, payment method, or bank issues. This will both cancel and reject the reimbursement. If you believe this was done in error, you can duplicate and resubmit the reimbursement and let your manager and/or finance team know.

For payments off Ramp

If your company hasn't enabled payments via Ramp, your company will pay you outside of the Ramp platform with different methods such as Zelle, Venmo, check, etc. Please contact your manager or company administrators with questions about payments outside of Ramp.

Bulk submitting reimbursements

To upload receipts in bulk via the web (up to 20 at a time), drag and drop multiple receipts into the upload section. To edit the same fields for multiple receipts:

1. Navigate to **My Expenses** > **Reimbursements**
2. Check the boxes on the left-hand side of the reimbursements you want to bulk edit
3. Click **Edit** on the bottom of the page
4. Select the field you want to bulk edit (e.g. memo, accounting fields, trip)
5. Enter the relevant information and click the green "Edit" button to save

(Plus only) Bulk submitting via expense groups

Multiple receipts may be submitted together, and our AI will quickly generate draft reimbursements. You can edit multiple reimbursements with the same context (e.g. for a trip or for a specific time period), add the relevant information, and bulk submit them as a group. Your reviewers will then be alerted that an expense group is ready for their review.

1. Navigate to **Home**

2. Click **New > Reimbursement** and select (or drag and drop) up to 20 receipts, or click into your receipt drafts if they're already created

3. Ramp will automatically group your receipts drafts to submit all at once.

4. Once all reimbursement drafts in the group have the required information, name the group (e.g., "Trip to San Francisco") before submitting for review.

5. You can click any draft on the left-hand side to drag and drop them into and out of the groups.

6. Fill out the relevant fields for each reimbursement draft. (Drafts labels will change from "Incomplete" to "Complete" once required sections are filled out.)

(Plus only) Missing employee reimbursement permissions?

If you are in the Employee role and your business is on Ramp Plus, you might not see the ability to submit reimbursements. That is because your business Owner or Admin may have removed this permission from the Employee role capabilities. You can contact them for more information, and refer to this article for more information on role permissions.