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Team
Details

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What is Brex?

Brex is a U.S.-based financial technology (fintech) company that provides corporate credit cards, expense management, and financial software solutions designed for startups, midsized businesses, and large enterprises. Founded in 2017 by Brazilian entrepreneurs Henrique Dubugras and Pedro Franceschi, Brex's mission is to reimagine business finance by offering an all-in-one platform that simplifies spending, budgeting, and financial operations.



? Who Uses Brex?

Startups: Especially venture-backed or fast-scaling companies

Mid-sized businesses

Large global enterprises with complex financial operations

Finance teams looking for automation, control, and clarity over company spending



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PROBLEMS, EXISTING SOLUTIONS, IMPROVEMENT THROUGH AI

- 1. <u>Problem:</u> Limited Credit Access for Early-Stage Startups
 <u>Issue:</u> Traditional underwriting misses many promising startups with little credit history.
 <u>AI Solution:</u> Use predictive AI models analyzing real-time spend, revenue, payroll, and investor backing. Offer dynamic credit limits that grow as startups scale.
 <u>Impact:</u> Unlocks a larger customer base, reduces default risk.
- Problem: Manual Expense Reporting is Still a Pain
 <u>Issue:</u> Employees must upload receipts, fill categories, etc. time-consuming and error-prone.
 AI Solution: Computer vision + NLP auto-extract details from receipts, invoices, emails. AI

Al Solution: Computer vision + NLP auto-extract details from receipts, invoices, emails. Al bots auto-categorize and reconcile expenses in ERP

Impact: 90% less manual work, faster month-end closing.

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- 3. <u>Problem:</u> Fraudulent or Unusual Transactions Go Undetected Until Later <u>Issue:</u> Current rules-based detection misses subtle fraud patterns. <u>AI Solution:</u> Anomaly detection models (unsupervised ML) flag deviations in spending habits. AI risk engine blocks suspicious transactions in real-time. <u>Impact:</u> Protects clients, strengthens trust in Brex.
- 4. Problem: Compliance Across Countries is Complex <u>Issue</u>: Multi-country startups face different tax, GST, and spend rules. <u>AI Solution</u>: AI compliance engine trained on global regulations. Auto-adjusts categorization, receipts, and reporting per region. <u>Impact</u>: Seamless international expansion for Brex customers.