

Embedded expense management for banks

Give your business customers a proven expense management experience that works with your existing commercial card program.

- Get to market in weeks
- Deliver more value to business customers
- Grow commercial card adoption

69.3%

Growth in
card spend

90%

Reduction in manual
month-end adjustments

103%

Increase in transaction
volume

Turn your card program into a growth engine

1 Capture more business spend

Commercial spend is shifting from traditional banks to modern software platforms, leading to silent churn in transaction volume.

Sage Expense Management connects directly to Visa, Mastercard, and American Express to give real-time spend visibility and effortless expense management. This keeps business spend on your card program.

2 Improve customer retention

By enabling text-based reconciliation as part of everyday spending, we make it easy for customers to capture receipts, match transactions, and complete expense reporting in real time.

When your card program powers the work customers do every day, switching cards becomes far less likely.

3 Scale interchange revenue

Increase the value of the card program you already operate.

Customers keep using your cards, helping you retain 100% of existing interchange revenue while increasing transaction volume and creating new software revenue opportunities.

Why leading corporate card issuers partner with Sage Expense Management



Industry-first direct network APIs

Direct APIs with Visa, Mastercard, and American Express process data instantly at the network level. Transaction data flows into the platform within seconds of a card swipe, giving businesses real-time spend visibility.



Go to market 5x faster

Launch your own expense management solution in weeks with Sage Expense Management's ready-to-deploy platform.

We provide the technology, integrations, and support needed to deliver a modern spend management experience that helps increase card usage and grow revenue faster.



Build sticky corporate banking relationships

Give customers a single place to track spending, capture receipts, reconcile transactions, and keep accounting records up to date.

With direct two-way integrations to Sage, QuickBooks, and Xero, businesses can automate manual processes and manage expenses without switching between multiple systems.

Become an all-in-one spend platform before your competitors do

Add embedded expense management to your card offering today.

[Explore the platform](#)

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Your logo here

Your customized data

