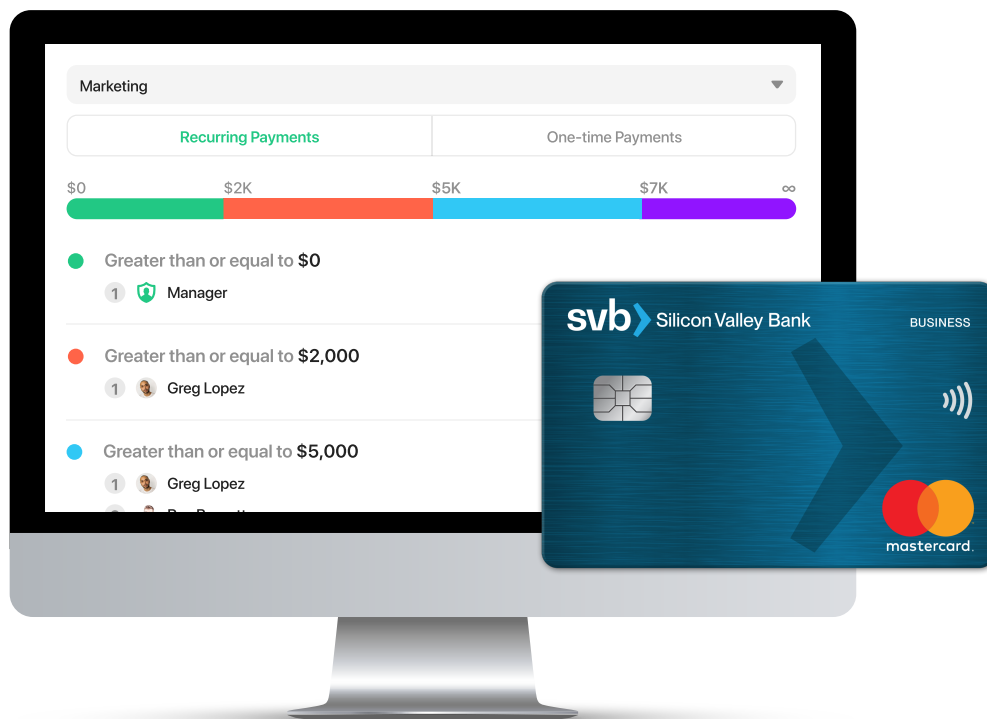


Airbase Spend Management Platform
for Silicon Valley Bank (SVB) Business Card Users

Accounting and approval automation for SVB cards, plus a full AP system.



Integrate your SVB cards into Airbase — a full spend management solution. Airbase handles approvals, accounting, and reporting for all non-payroll spend.

Spend management gives visibility and control.

Airbase adds a layer of software capabilities to your SVB cards, whether they are virtual or physical cards.

Set approval workflows to conform to your company's expense policies. Requests and approvals can take place in Slack or email for quick turnarounds.

With Airbase, all virtual card transactions are categorized up front, so that they are accurately booked to your general ledger automatically.

Airbase offers a receipt compliance feature to remind employees when a receipt is missing. Upload receipts directly to the system.



Designed to scale.

Airbase integrates with accounting tools including Oracle NetSuite, Sage Intacct, and Quickbooks Online, to meet your company's needs at every stage and level of complexity. With a range of package options to choose from, get the right fit and greatest value for your company as it grows and evolves.



Airbase as a full accounts payable system.

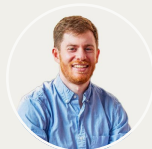
Airbase gives visibility and control over more than just SVB card spend. AP Automation and expense management capabilities are also part of the system. The Airbase platform automates approvals and accounting for all of your company's non-payroll spending.

Simplify spending with consistent approval workflows for all spend, whether using your SVB card, a purchase order, a simple invoiced purchase, or for an employee reimbursement. All transactions can be automatically synced to your general ledger so that all non-payroll spend is captured and reported as it happens.

Praise for Airbase.



“ We have a lean finance team, so tools like Airbase have been really instrumental in helping our department run more efficiently. Without Airbase, we'd be hard-pressed to finish everything we needed to on a weekly basis. ”



Benjamin Pincus
CFO

Features:

Platform features extend across products and include:

- Automated approval workflows
- Real-time reporting
- Full audit trail of supporting documents
- Automatic GL sync
- Vendor management
- Notifications via web, email, and Slack
- Mobile app

AP Automation

Invoice ingestion & OCR
Invoice inbox
Simple bill creation
Auto-categorization
PO matching
Payment scheduling
Domestic and international payment support with multiple payment types: ACH, check, wire transfer, virtual cards with cash back
Create recurring bills
Vendor payment history
Vendor portal
Vendor invoice upload
Payment visibility for vendors
Search, setup, W-9 capture for vendors
1099 reporting
Audit trail of all invoice activity including email content

SVB Business Cards

Set spend limits based on amount, time, and number of transactions on virtual cards
One-time and recurring virtual cards
Vendor-specific virtual cards
Auto-categorization
Google Pay and Apple Pay support
Auto-card lock settings on virtual cards
Simple receipt upload
Receipt compliance settings
Subscription management
Duplicate subscription checking assistance
Virtual card expirations to avoid auto-renewals
Subscription renewal warnings for owner and accounting team
Automatic fraud detection

Expense Management

Real-time reimbursement requests
Powerful rule-based reimbursement policy controls
Blocking and warning policies for hard or soft policy compliance
Clear policy visibility for employees
Receipt compliance settings
Receipt inbox, simple receipt upload
Billable reimbursements
Automated payments
Real-time reimbursement status for employees and approvers
Same day expense processing

Additional optional modules include:

- Straight-line Amortization
- NetSuite Native Amortization
- Advanced User Management
- NetSuite Custom Fields
- Advanced Approvals
- Purchase Orders

Airbase is the top-ranked modern spend management platform for businesses with 100-5,000 employees. It's the best way to control spending, close the books faster, and manage financial risk. Airbase software combines accounts payable automation, expense management, and corporate cards. It guides procurement for all purchases — from initial requests to payment and reconciliation. Bring efficiency to complex business processes and accounting needs like multi-subsidiaries and purchase orders. Flexible intake and approval workflows ensure multi-stakeholder oversight and a culture of spend compliance. Airbase integrates with your other business systems and seamlessly syncs to general ledgers. Employees and accounting teams love using Airbase.

The information about Airbase contained in this overview does not constitute endorsement or recommendation by Silicon Valley Bank.

All credit products and loans are subject to underwriting, credit, and collateral approval. All information contained herein is for informational purposes only and no guarantee is expressed or implied. Rates, terms, programs and underwriting policies subject to change without notice. This is not a commitment to lend. Terms and conditions apply.

Mastercard is a registered trademark of Mastercard International Incorporated and is an independent third party.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

All non-SVB named companies listed throughout this document are independent third parties and are not affiliated with Silicon Valley Bank, a division of First-Citizens Bank & Trust Company.

©2023 First-Citizens Bank & Trust Company. Banking, lending, and trust products or services are offered by Silicon Valley Bank, a division of First-Citizens Bank & Trust Company. 3003 Tasman Drive, Santa Clara, CA 95054.

Learn more: www.airbase.com | team@airbase.io | bills-SVB@airbase.io