



Committee of the Whole Meeting Agenda

Tuesday, May 19, 2026 at 6:30 PM

Columbus City Hall – 105 N. Dickason Boulevard

Roll Call

Notice of Open Meeting

Approval of Agenda

Public Comment (*Public comments will be limited to three (3) minutes per speaker. Speakers must begin by stating their name and address for the record. To ensure that all individuals have an opportunity to be heard, the presiding officer may enforce the time limit and may call speakers to conclude their remarks when their time has expired.*)

New Business

1. Presentation by Ruekert-Mielke and discussion regarding considerations for implementing the Stormwater Utility.
2. Discussion regarding Transportation Funding Resolution 12-26: A Resolution in Support of a Comprehensive, Sustainable Transportation Funding Solution in the State of Wisconsin.
3. Discussion regarding Resolution 14-26: A Resolution Recognizing June as Pride Month in the City of Columbus, Wisconsin.
4. Discussion regarding a Conflict of Interest Policy.
5. Discussion Regarding RAMP Credit Card and Expense Software.


Adjourn



*A quorum of city committees and/or commissions may be present at this meeting. No action will be taken or considered by those committees and/or commissions.

STORM WATER UTILITY

Overview and Considerations for Implementation

City of Columbus
May 19, 2026



1

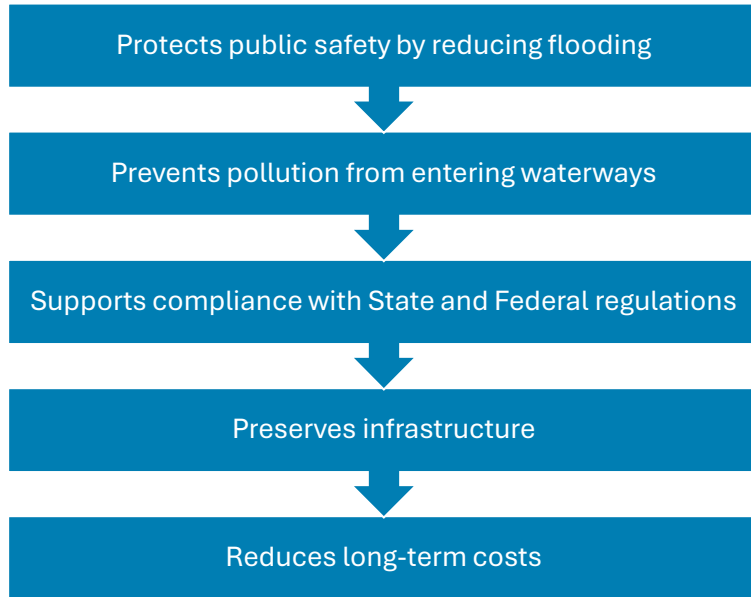
Agenda

- Why does storm water management matter?
- Review the City's current storm water system
- Challenges
- Present Options
- Storm water Utility Status
- Implementation
- Q/A



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Why Does Storm Water Matter?



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City of Columbus Storm Water System

Existing Infrastructure

- Miles of pipe
- Miles of channels and creeks
- 16 storm water basins
 - 4 dry
 - 12 wet
- Hundreds of inlets
- Multiple waterway discharge locations

Maintenance Responsibilities

- Sediment control
- Routine cleaning and inspection

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City of Columbus Storm Water System

History of Projects Completed Since 2021 from priority list

- #19 Gateway Swale
- #46 Ditch / storm sewer for 2023, 2024, 2025 street projects
- #69 Fuller Street Culvert
- #32 Fireman's Park Culvert Removal
- #25 Curb to Warner Street

\$1,378,800

5

Current Challenges

Funding

- Storm water is currently funded out of the City's general fund
- Grants are in high demand and timing doesn't always work

Prioritization

- How does the City decide what to improve?
- Reactive vs. Proactive

Maintenance

- Costs (employee wages, infrastructure, etc.)
- Time spent (Resources available)



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Solutions?

Do Nothing

- City continues to treat storm water management like it has in the past
- Funding comes from the general fund
- Projects are completed based on what funds are available
- Reactive vs. Proactive

Create a Storm Water Utility Fee

- Funded by residents like water, sanitary, and electric utilities are currently
- Able to complete more projects
- Proactive vs Reactive
- Able to keep on top of maintenance

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The Story of the Storm Water Utility

2021

- City adopted a storm water utility ordinance
- Referendum failed
 - A user fee was not implemented

What's changed since 2021?

- The City does not need to go to referendum to adopt the fee.
- In 2022, a comprehensive plan was created to identify needs as requested by residents
- In 2023, the Council received a list of top storm water projects
 - 2023-2025, the City has completed a number of storm water projects

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Maintenance Dredging and Culvert Replacement

Replacement of a failing culvert beneath Fuller Street improved drainage capacity and roadway infrastructure.



 Ruekert • Mielke

9

Fireman's Park Culvert Removal

Removed an existing culvert that 2nd Ward Creek was traveling through and daylighted the creek through Fireman's Park.



 Ruekert • Mielke

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Storm Water Utility

What is it?

- A dedicated municipal funding mechanism that **manages** and **finances** the control, collection, and treatment of storm water runoff.
- Similar to sewer and water utilities – storm water utilities provide a dedicated funding source for infrastructure maintenance, flood control, and water quality compliance.
- Columbus has utility created with no user fee

What are the benefits w/ fee?

- Provides a dedicated funding source for storm water projects.
- Makes capacity in general fund for other CIP projects

How is it Funded?

- User Fee
 - Base fee off of need (Today with 2021 Comprehensive Storm Water Plan)
 - Base fee on predetermined amount (2021 Referendum)



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Funding Scenario #1 – Maintenance Focused

- **Funds annual maintenance activities:**
 - Rotational ditch and channel maintenance
 - Rotational storm inlet cleaning
- **Funding capital work is limited to small targeted fixes**
 - Medium size project every few years
- **Major conveyance and flood mitigation remain deferred**
 - Such as projects the City has been completing
- **Between \$90 and \$120 per ERU annually**



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Funding Scenario #2 – Balanced Program

- Funds full annual maintenance activities:
 - Ditch and channel maintenance
 - Storm inlet cleaning
- Funds one capital project every other year
 - Project will come from ranked priority list
- Builds on completed projects, addresses projects systematically
- Provides a predictable, defensible investment strategy
- Between \$120 and \$150 per ERU annually
- **Recommended for City of Columbus**



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Funding Scenario #3 – Aggressive Capital Program

- Funds full annual maintenance activities:
 - Ditch and channel maintenance
 - Storm inlet cleaning
- Funds one capital project every year
 - Project will come from ranked priority list
- Builds on completed projects, addresses projects systematically
- Provides the fastest reduction in flood risk but has the highest fee impact
- Between \$150 and \$175 per ERU annually



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Funding

ERU Definition

- Equivalent Runoff Unit
 - Average horizontal impervious area of a single-family residential lot within the City of Columbus.
- 2021 Ordinance states 1 ERU = 3,600 square feet
 - Average area at the creation of the Ordinance

Fee Structure

- Single Family Residential billed at 1 ERU
- Two Unit Residential billed at 0.6 ERU
- Multi-Family and Commercial billed at 1 ERU times the total impervious square footage of the lot divided by 3,600 square feet.

When is it billed?

- Annual vs Monthly, both options have pros and cons

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Funding – When is it billed?

Annual

- With the property tax bill as a special charge
- One time payment per year
- Examples: Town of Onalaska (not able to find charge online), Town of Holland (\$55 annually)

Non-Annual

- With the other utility bills (Monthly, Quarterly, etc.)
- Split into lower payments
- Examples: City of Fitchburg (\$26 quarterly), City of Middleton (\$23 quarterly), City of Sun Prairie (\$10 monthly)

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Implementation



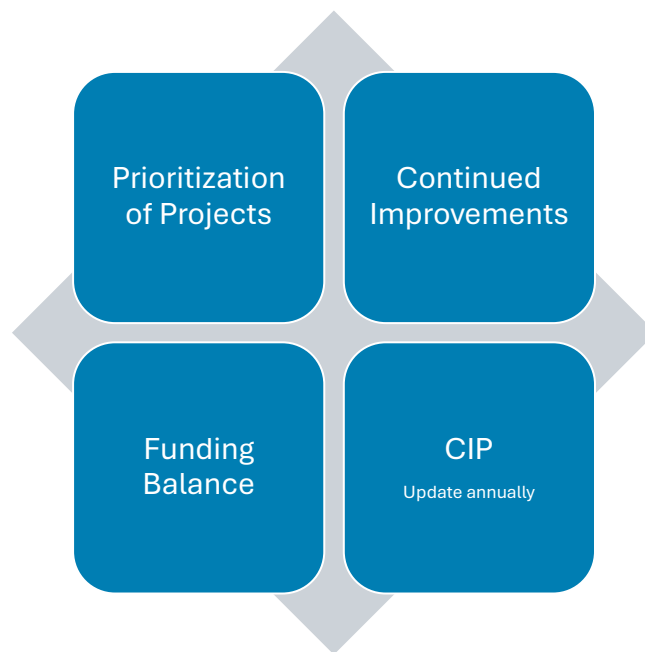
2025 Fireman's Park Culvert Removal

- Establish New project priorities (update 2023 priorities)
- Rate Study & Credit Policy Development
- Public Engagement
- Update Ordinance
- Council Review and Adoption
- Utility Launch



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Vision for After Implementation



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Summary

Review of Projects
Completed

What has been
happening in the
community will continue
happening but at a faster
rate with more funding



19

Questions?



20

RESOLUTION NO. 12-26**A RESOLUTION IN SUPPORT OF A COMPREHENSIVE, SUSTAINABLE
TRANSPORTATION FUNDING SOLUTION IN THE STATE OF WISCONSIN**

WHEREAS, local units of government in Wisconsin own and maintain approximately 90% of the public road miles in the state, including city and village streets, county highways, and town roads; and

WHEREAS, Wisconsin's economy, rooted in manufacturing, agriculture, and tourism, relies on a safe, reliable, and well-maintained transportation network; and

WHEREAS, local governments greatly appreciate the one-time infusions of General Purpose Revenue, primarily sales and income taxes, and other revenue provided in recent state budgets, which have enabled the initiation and continuation of the successful and popular Local Roads Improvement Program Supplemental (LRIP-S); and

WHEREAS, despite modest increases from the state over the years, transportation aids to local governments remain insufficient to keep pace with inflation and rising construction costs, leaving many communities funded below 2000 levels in real dollars; and

WHEREAS, local governments throughout Wisconsin continue to struggle to perform even routine maintenance, pavement preservation, and safety improvements, resulting in deteriorating roads and bridges; and

WHEREAS, the inaugural inventory and assessment of small bridges between 6 to 20 feet found about 10% of the nearly 17,000 structures to be in poor or severe condition; and

WHEREAS, levy limits and other fiscal constraints prevent local governments from independently filling the funding gap created by inadequate state transportation aids; and

WHEREAS, absent sustainable state funding, many communities have been forced to address their shortfalls by significantly increasing borrowing, deferring essential projects, or imposing local vehicle registration ("wheel") taxes; and

WHEREAS, Wisconsin motorists currently pay among the lowest transportation user fees in the Midwest, while neighboring states and dozens of others nationwide have enacted long-term revenue measures to keep their transportation systems competitive; and

WHEREAS, Wisconsin is increasingly relying on General Purpose Revenues to make needed investments, potentially pitting transportation against other vital services, such as education; and

WHEREAS, continued lack of growing, dedicated, and predictable revenue places Wisconsin at a growing economic disadvantage by threatening the efficiency of freight movement, the safety of travelers, and the attractiveness of our state to businesses and residents; and

WHEREAS, both Wisconsin's aging Interstate highway system, largely constructed in the 1950s and 1960s, and our extensive network of state and local roads, require predictable, adequate, and sustainable funding to meet current and future needs;

NOW, THEREFORE, BE IT RESOLVED that the City of Columbus, Wisconsin Common Council strongly urges the Governor of Wisconsin and the State Legislature to enact a comprehensive, sustainable transportation funding solution that:

1. Provides adequate and reliable revenue growth for the efficient long-term planning and execution of state and local transportation programs.
2. Includes responsible and prudent use of General Purpose Revenue and bonding.
3. Adjusts any new and existing transportation user fees and other revenue mechanisms to sustain purchasing power in order to maintain and improve Wisconsin's transportation infrastructure.
4. Ensures transportation continues to deliver for Wisconsin by adequately funding reconstruction, preservation, and safety investments on the state and local systems.

BE IT FURTHER RESOLVED, that the Clerk is hereby directed to transmit a copy of this resolution to the Governor’s office, all members of the Wisconsin State Senate and Assembly representing districts within the City of Columbus, Wisconsin, and the League of Wisconsin Municipalities.

Adopted this _____ day of _____, 2026.

Joseph Hammer
Mayor

ATTEST:

Susan L. Caine
City Clerk



RESOLUTION NO. 14-26

**A RESOLUTION RECOGNIZING JUNE AS PRIDE MONTH
IN THE CITY OF COLUMBUS, WISCONSIN**

WHEREAS, the month of June holds historical significance for the LGBTQ+ community, commemorating the Stonewall Uprising of June 1969, which marked a pivotal moment in the struggle for LGBTQ+ rights in the United States and around the world; and

WHEREAS, Pride Month is a time to honor the contributions, resilience, and diversity of the LGBTQ+ community, and to recognize the ongoing efforts to achieve equality, justice, and inclusion for all people regardless of sexual orientation, gender identity, or gender expression; and

WHEREAS, this community continues to face discrimination, violence, and systemic barriers, making it essential to reaffirm our commitment to fostering a society that is safe, supportive, and affirming for everyone; and

WHEREAS, celebrating Pride Month provides an opportunity to educate the public, promote acceptance, and support the rights and dignity of LGBTQ+ individuals; and

WHEREAS, our community values diversity and inclusion and strives to be a place where all individuals are respected and celebrated for who they are,

NOW, THEREFORE, BE IT RESOLVED, that the City Council of Columbus, Wisconsin hereby recognizes the month of June as Pride Month and encourages all residents, employees, and community members to reflect on the importance of equality, to celebrate the contributions of the LGBTQ+ community, and to continue working toward a more inclusive and just society for all.

Dated this ____ day of May 2026

CITY OF COLUMBUS

Council Resolution

ATTEST:

Susan L. Caine, City Clerk



Agenda Item Report

Meeting Type: Committee of the Whole & Common Council

Meeting Date: May 19, 2026

Item Title: Conflict of Interest Policy

Submitted By: Matt Amundson, City Administrator

Detailed Description of Subject Matter:

There has been recent discussion about concerns over conflict of interest on various city boards and commissions. I think the first step to address this concern is to determine what a conflict of interest is. The policy included has been crafted utilizing state statutes including Wis. Stat. § 19.59 (local code of ethics) and Wis. Stat. § 946.13 (private interests in public contracts) as well as applicable provisions of Wis. Stat. § 19.81-19.98 (open meeting laws).

Consistent with §19.59(1)(a), no member may:

1. Use their public position for private benefit
 - A member may not use their office to obtain financial gain or anything of substantial value for:
 - Themselves
 - Immediate family
 - An associated organization
2. Take official action where a substantial financial interest exists
 - A member must not take action on a matter in which they, their immediate family, or an associated organization has a substantial financial interest.
3. Accept items of value that could influence decisions
 - Consistent with §19.59(1)(b), members shall not accept anything of value if it could reasonably be expected to influence their official actions.

For purposes of this policy (consistent with §19.59):

- Immediate family includes: spouse, domestic partner, and dependent children
- Associated organization includes any organization in which the member or immediate family member:
 - Is an officer, director, or employee
 - Holds a significant ownership interest

Relatives Employed by the City

Service and Disclosure

Individuals who have immediate family members employed by the City may serve on boards and commissions, subject to the following:

- The relationship must be disclosed in writing upon appointment and when relevant matters arise
- The member is subject to all requirements under §19.59 regarding conflicts of interest

Required Abstention (Recusal)

Consistent with §19.59(1)(a)2, a member shall not participate in any official action when:

- The action may result in a direct or substantial financial benefit to:
 - The member
 - An immediate family member employed by the City
- The matter involves:
 - Compensation, discipline, or employment status of the relative
 - Contracts, budgets, or decisions that would uniquely affect the relative's department or position beyond general policy impacts

When such a situation arises:

- The member **must publicly disclose the conflict**
- The member **must abstain from discussion and voting**
- The abstention **shall be recorded in the minutes**

Appointments Creating Inherent Conflicts

The appointing authority (Mayor/Common Council) may determine that an individual is ineligible for appointment if:

- The relationship creates a continuing or pervasive conflict of interest that cannot be effectively managed through recusal
- The board or commission exercises direct authority or oversight over the relative's employment, such as:
 - Personnel or disciplinary authority
 - Contracting authority directly involving the department

Public Contracts (Wis. Stat. §946.13)

Members are prohibited from:

- Participating in the making of a contract in which they have a private pecuniary interest, directly or indirectly
- Violations of §946.13 may constitute a criminal offense

If such a situation arises:

- The member must fully abstain
- The matter should be reviewed by the City Attorney

Appearance of Impropriety

Consistent with the intent of §19.59, members should avoid situations that may:

- Create a reasonable perception of bias
- Undermine public confidence

When in doubt, disclosure and recusal are required.

List all Supporting Documentation Attached:

Draft Conflict of Interest Policy

Action Requested of Council:

Consider and take possible action on Conflict of Interest Policy

City of Columbus

Conflict of Interest Policy for Boards and Commissions

1. Purpose

The purpose of this policy is to ensure that members of City of Columbus boards and commissions perform their duties in an impartial manner, free from personal, financial, or organizational conflicts of interest, and to maintain public trust in municipal decision-making.

2. Scope

This policy applies to all appointed and elected members serving on City of Columbus boards, commissions, committees, and advisory groups.

3. Statutory Authority

This policy is adopted consistent with Wisconsin Statutes §19.59, §946.13, and applicable Open Meetings Law provisions.

4. Standards of Conduct

Members shall not use their position for private benefit, shall avoid actions where they have a substantial financial interest, and shall not accept items of value that could influence official decisions.

5. Disclosure

Members must disclose any actual or potential conflict of interest at the earliest opportunity and prior to participation in related matters.

6. Recusal

Members with a conflict must abstain from discussion and voting and ensure the recusal is recorded in the official minutes.

7. Relatives Employed by the City

Members with immediate family employed by the City must disclose the relationship and recuse themselves from matters that could affect the relative's employment or financial interests.

8. Public Contracts

Members shall comply with Wisconsin Statute §946.13 and shall not participate in contracts in which they have a private financial interest.

9. Enforcement

Violations may result in censure, removal, or referral to legal authorities.

10. Effective Date

This policy becomes effective upon adoption by the City Council.



Agenda Item Report

Meeting Type: Committee of the Whole & Common Council

Meeting Date: May 19, 2026

Item Title: Discussion Regarding RAMP Credit Card and Expense Software

Submitted By: Kendra Riddle, Finance Director

Detailed Description of Subject Matter:

Our fund balance policy is outdated and needing a revision to be clearer on what fund balances can be used for and how much of a reserve we want to have to keep financials stable.

List all Supporting Documentation Attached:

RAMP Presentation Overview, High Level Overview, and RAMP ROI Example with Cost

Action Requested of Council:

Consider and take action on RAMP Credit Card and Expense Software

Strategic Plan Objective(s):

Objective 4: Utilize all financial tools available

Objective 12: Review all current revenue sources and identify possible new non-levy revenues to pursue

Ramp is the financial operations platform for modern businesses

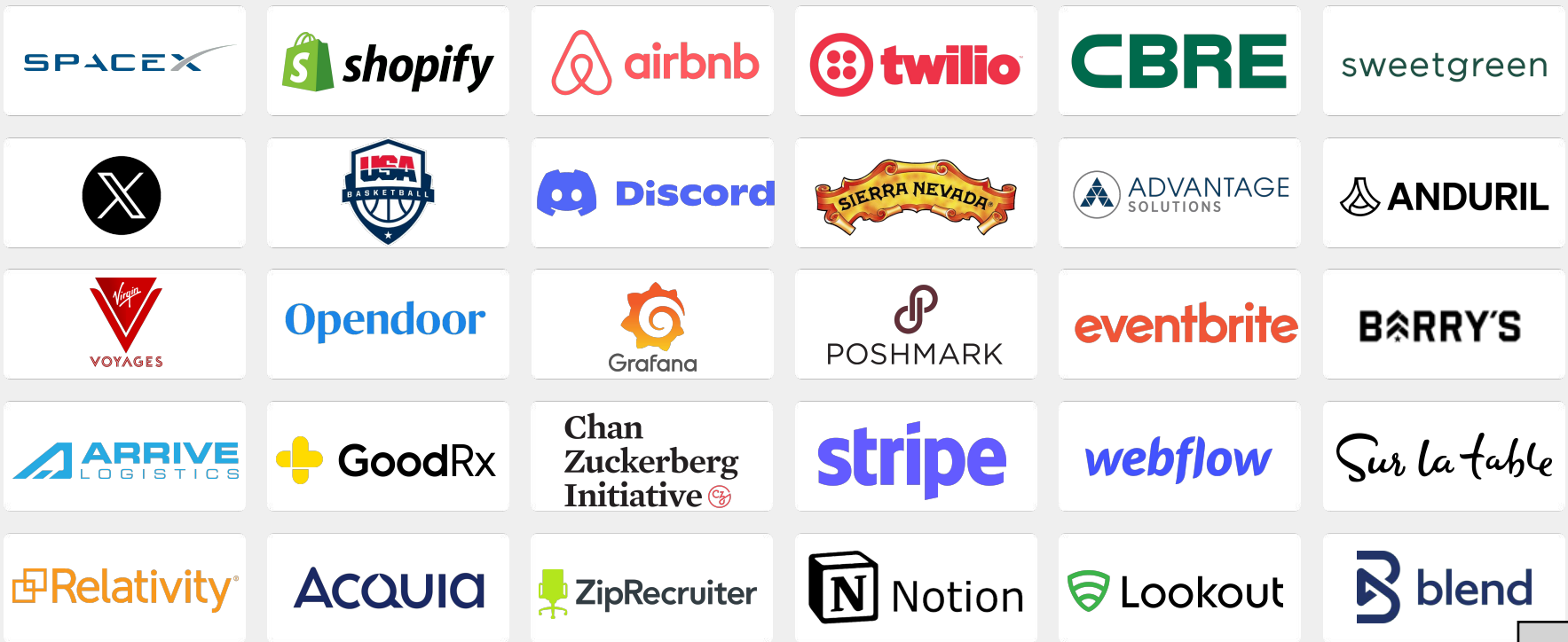


60,000+ customers
200+ countries supported

\$120B+ payments processed annually
125+ currencies supported
\$32B valuation (Nov 2025)

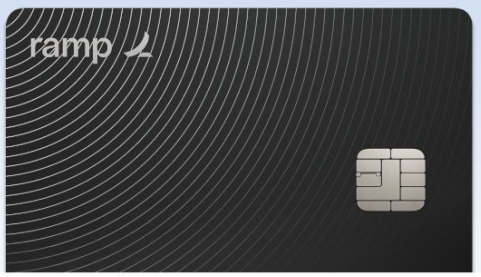
\$10B+ customer savings
30M+ hours saved

Trusted by 60,000+ companies

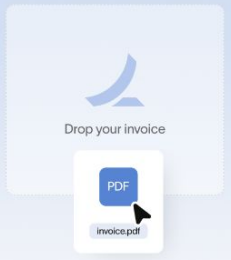


Six tools to drive efficiency

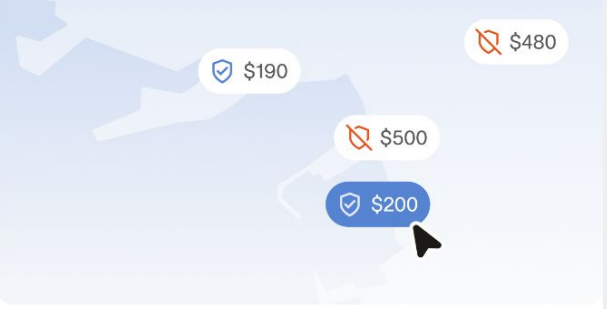
Corporate card



Bill Pay



Travel

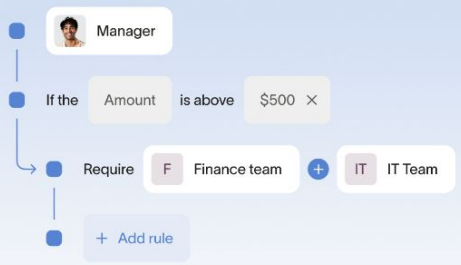


Expense management

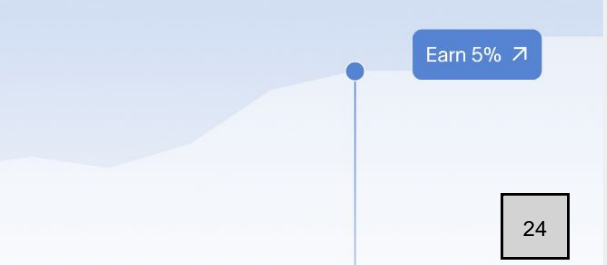
Marketing Conference
Auto-matched

Le Cafe Coffee \$5.70

Procurement



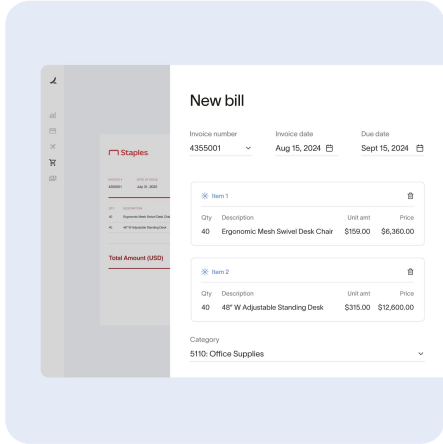
Treasury



Ramp Bill Pay features

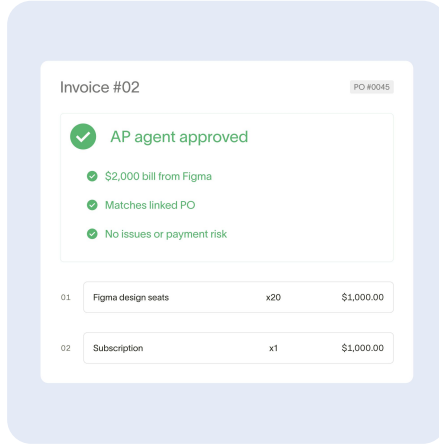
Get a month of AP done in minutes

Touchless Invoice Processing



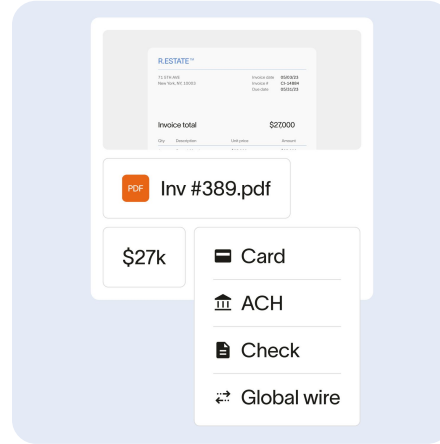
- 99% OCR accuracy
- ✧ Line items auto-coded
- ✧ Anomalies flagged for review (fraud detection with 60 signals, overbilling)
- 2- and 3-way matching

Smart Approval Automation



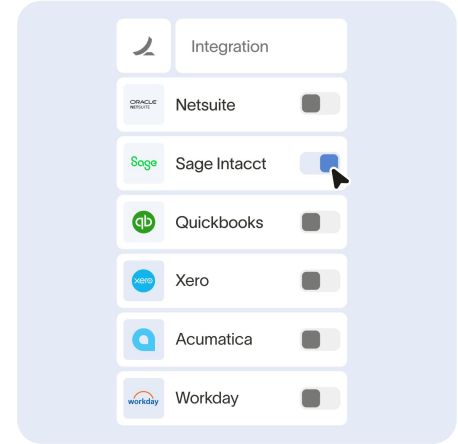
- ✧ Approval recommendations with 90% acceptance rate
- Separate of duty between approver and releaser
- Advanced conditional routing and full audit trail

Payment built for scale and control



- ACH, wire, check and card payment options
- International payments
- One click payment release
- Automated batch payments
- ✧ Auto-card payment for up to 1.5% cashback

Real-time sync with your ERP



- 10 ERPs directly integrated (UCSV available)
- Real time sync on bills and payments
- Two-way sync on vendor records

Why **60,000+** customers choose Ramp for expense management:

1

We enable our customers to move faster

- Employees submit expenses in less than 25 seconds (**92% reduction**)*
- **75%+ of transactions** are automatically coded – 95% have a receipt the same day it clears
- **On average, Ramp reduces close time by 32%***

Ramp will give your team time back to focus on building, not expensing

2

We deliver material spend savings

- Built in card controls & automated review stop of out-of-policy spend (**~8% of total spend, on avg.**)*
- Customizable spend request workflows & submission compliance **reduce spend by ~4%, on avg.***
- Ramp customers see an avg. **503% ROI (Forrester)***

Most platforms can help you manage spend, while Ramp helps you reduce it

3

We're trusted by the world's most innovative teams

- Customers love the product - with an industry leading **NPS of 62**
- **#1 Rated** Spend Management platform on G2 (4.8)
- High product velocity & partnership - **200+ product innovations** in 2025

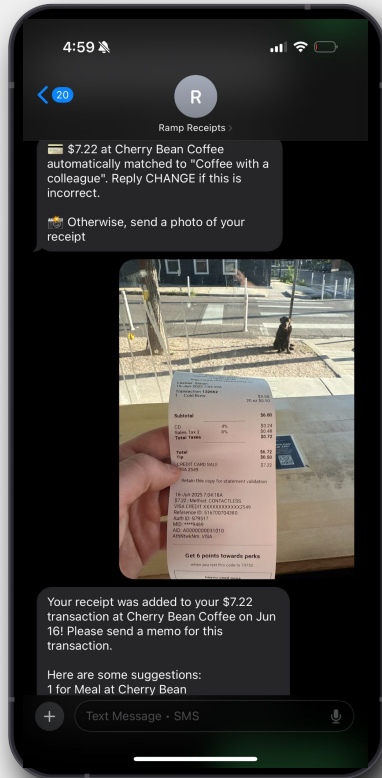
Ramp's team of experts is there with you – every step of the way

(*) Statistics generated independently by Forrester's June 2024 study: [The Total Economic Impact Of Ramp](#)

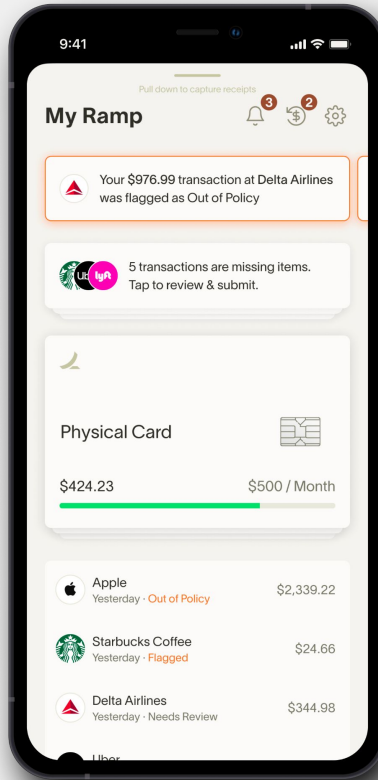
Zero-touch expenses

Item #5.

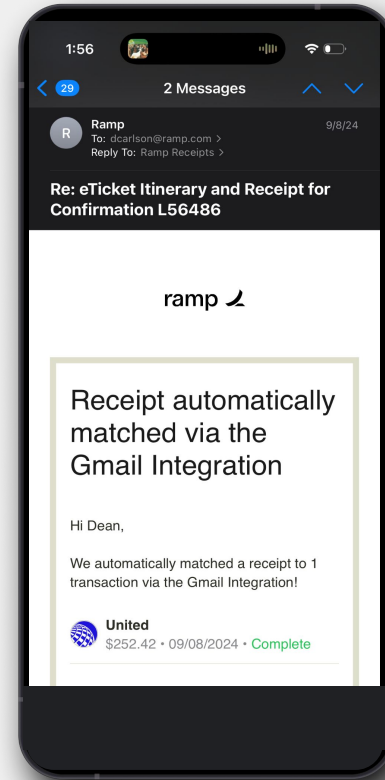
SMS



Mobile App

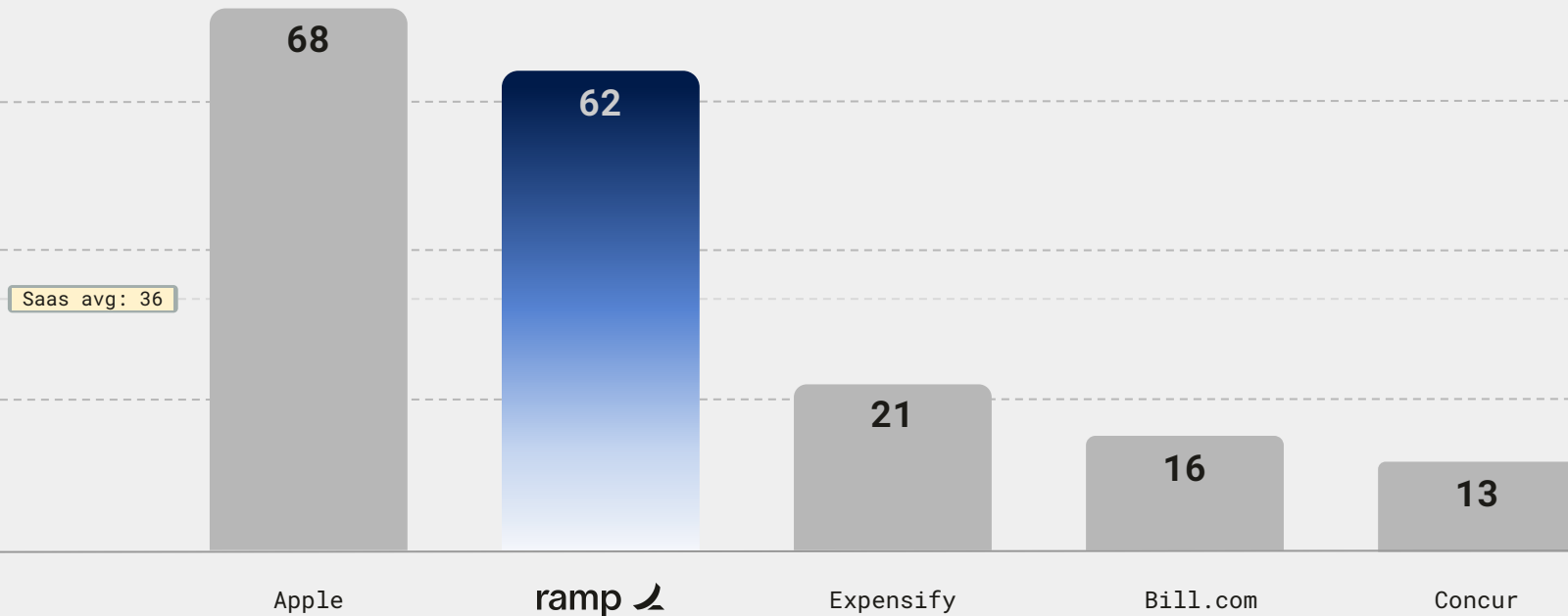


Email

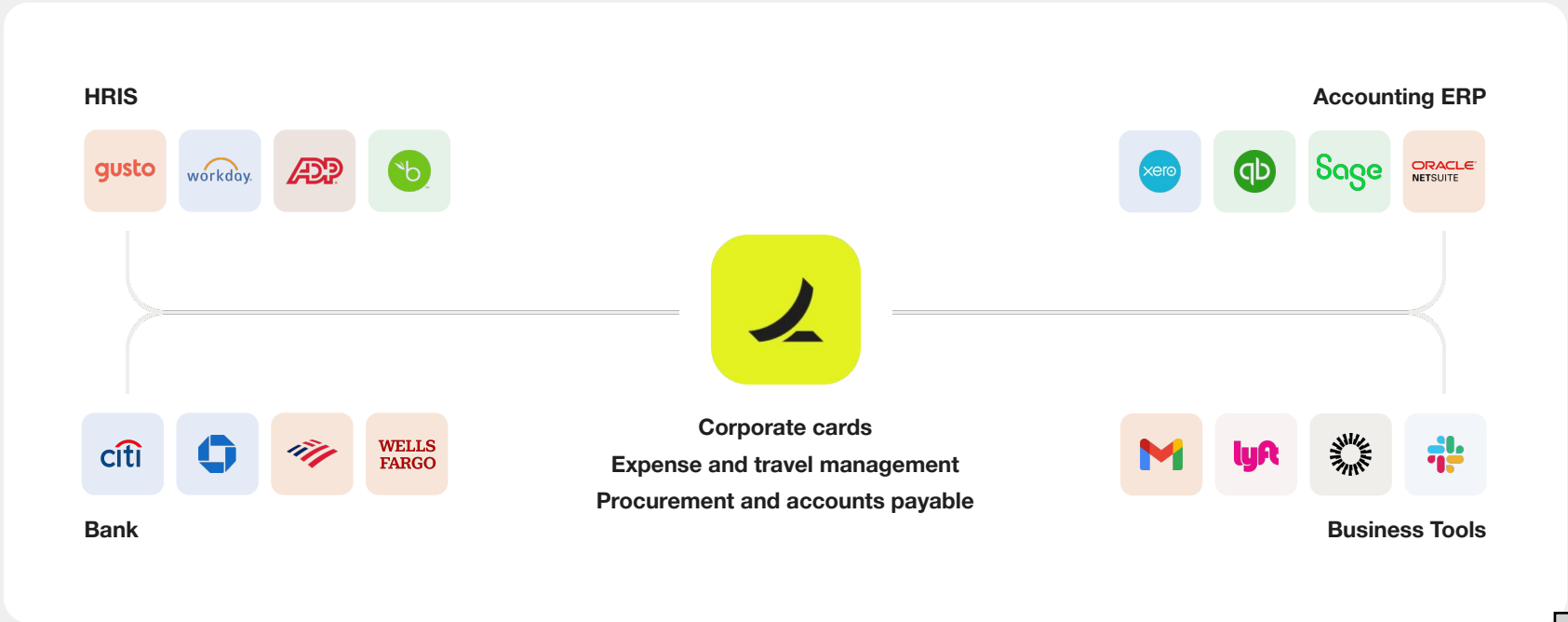


Customers Love Ramp

Item #5.



Work faster, spend smarter – Ramp consolidates your finance stack, and integrates with everything from HR to ERP



\$2.0B+ raised by the world's top investors – \$32B valuation

SEQUOIA 

 FOUNDERS FUND

COATUE

ICONIQ

 Redpoint

GENERAL  CATALYST

 THRIVE CAPITAL

“Ramp is emerging as an enduring leader in the new category of finance automation. It is setting a new standard for what businesses should expect - transparency, value, efficiency, and tangible time and money savings.”



Ken Chenault
Former Chairman and CEO,
American Express

Highest rated by users

G2 Grid for Spend Management

“Outpacing industry growth by delivering innovative solutions that meet the evolving needs of their users.”



Additional Recognition

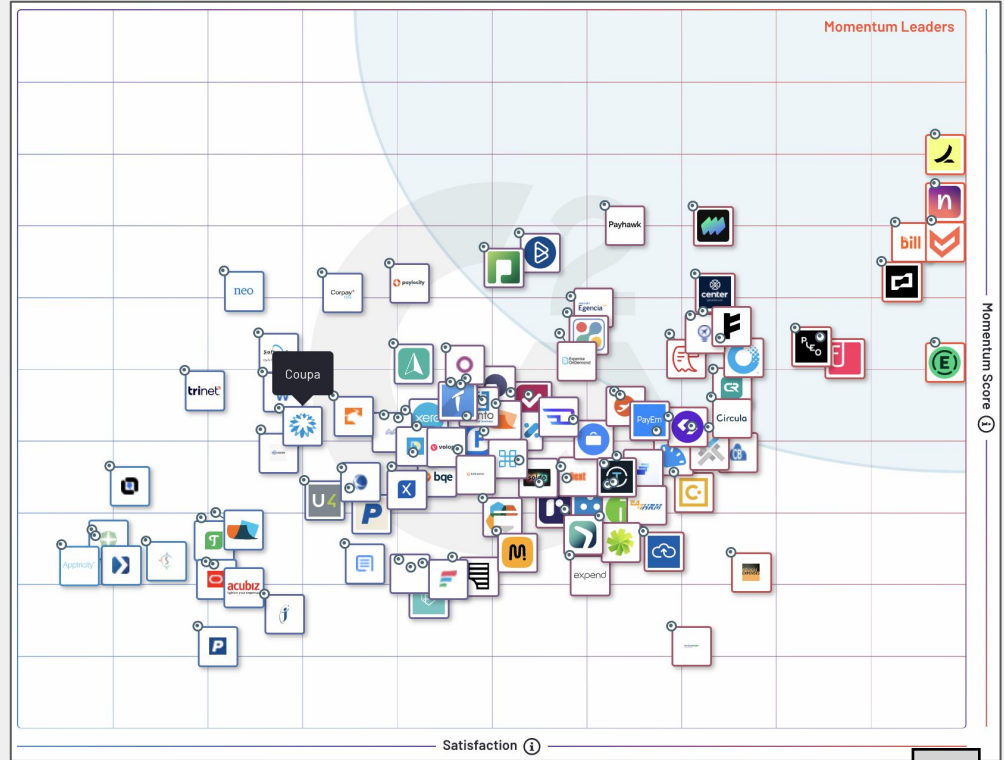
#1 Most Innovative North America Company **FASTCOMPANY**

#1 Startup in America **in**

The Fintech 50 List 2023 & 2024 **Forbes**

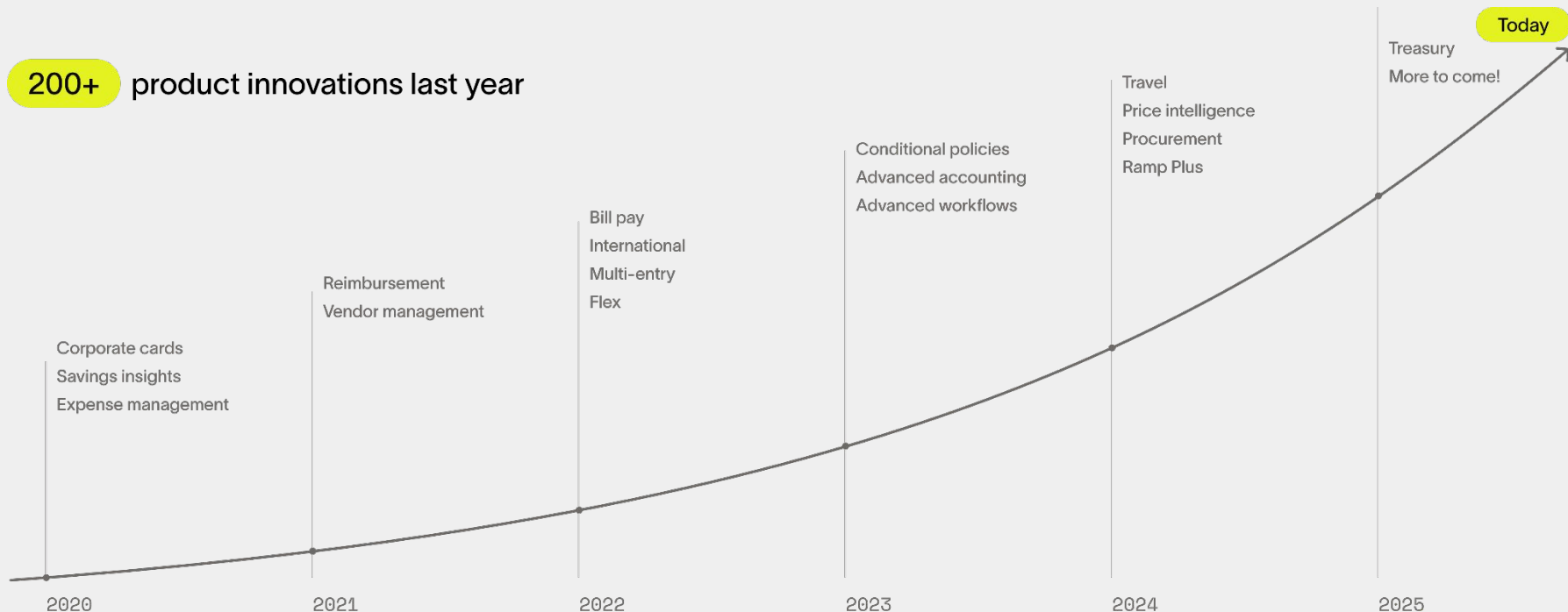
The Cloud 100 List 2024 **Forbes**

Time 100 Most Influential Companies 2024 **TIME100**



With Ramp, you're partnering with best-in-class product velocity

200+ product innovations last year



Product Overview



Corporate cards

Control spend before it happens.

Issue unlimited virtual and physical cards

Earn 1.5% cash back on every purchase **Plus**

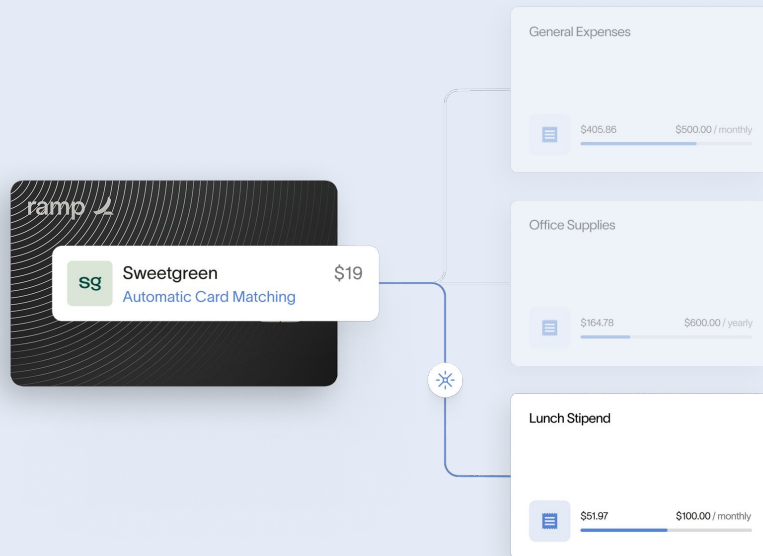
Block out-of-policy spend in real time

Replaces: American Express Wells Fargo Brex Bank of America Expensify

C1 \$100k saved last year with Ramp





Construction One switched from legacy cards to Ramp — and quickly uncovered true employee spend.

Item #5.




Expense management

Expense reports. Eliminated.

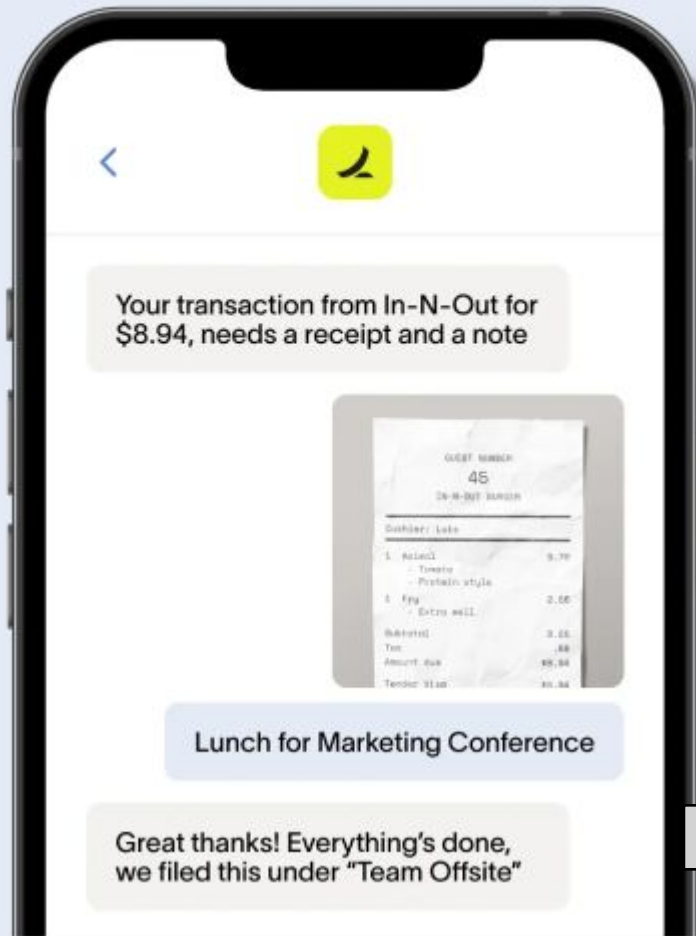
-  Submit expenses with just a text
-  Auto-code and reconcile transactions
-  Approve 75% of expenses, automatically
-  95% of Ramp transactions have receipts uploaded the same day

Replaces:

 90% transactions auto-coded

Glossier switched from their legacy system to Ramp—and gave 5 hours a week back to their team.

Item #5.



35

Accounts Payable

A month of AP—done in minutes.

- Automate intake to payment, end-to-end
- Drag, drop, and capture every detail instantly
- Catch duplicates or errors before it's too late

Replaces: Bill.com

★ 15 hours saved weekly on AP

The Joffrey Ballet streamlined their fragmented process with Ramp, gaining visibility and flexibility.

The screenshot displays the Ramp Accounts Payable dashboard. At the top right, a box labeled 'Item #5.' is visible. The main heading is 'Accounts Payable' followed by 'Payment runs'. Under the 'Active' section, two cards show payment runs for May 24, 2024 (\$8,593.54, 4 of 12 bills paid) and May 31, 2024 (\$14,491, 1 of 10 bills paid). Below this is the 'All payments' section with tabs for Overview, Need review, Initiated, and History. A search bar is present. The bottom part of the image shows a table with columns for Vendor / vendor owner, Status, and Count. One entry for Twilio Sendgrid (Tim Guerrero) is highlighted with a 'Payment failed' status and a count of 36.

Accounts Payable

Payment runs

Active

May 24, 2024
\$8,593.54
4 of 12 bills paid

May 31, 2024
\$14,491
1 of 10 bills paid

All payments

Overview Need review Initiated History

Q Search payments...

<input type="checkbox"/>	Vendor / vendor owner	Status	Count
<input type="checkbox"/>	Twilio Sendgrid Tim Guerrero	Payment failed	36

Eliminate out-of-policy transactions

Expense policy flags




Out-of-policy, accidental charge, and fraud automatically flagged by AI.

Transaction ID	Merchant	Amount	Category	Status
TXN001	Starbucks	\$5.50	Food & Beverage	Approved
TXN002	Amazon	\$120.00	Office Supplies	Out of Policy
TXN003	Uber	\$15.00	Travel	Approved
TXN004	Netflix	\$9.99	Entertainment	Out of Policy
TXN005	Walmart	\$30.00	Office Supplies	Approved
TXN006	Target	\$45.00	Office Supplies	Approved
TXN007	McDonald's	\$10.00	Food & Beverage	Approved
TXN008	Home Depot	\$200.00	Office Supplies	Out of Policy
TXN009	CVS	\$15.00	Medical	Approved
TXN010	Best Buy	\$100.00	Office Supplies	Out of Policy


Flag suspicious spend

Automatically categorize in-policy transactions

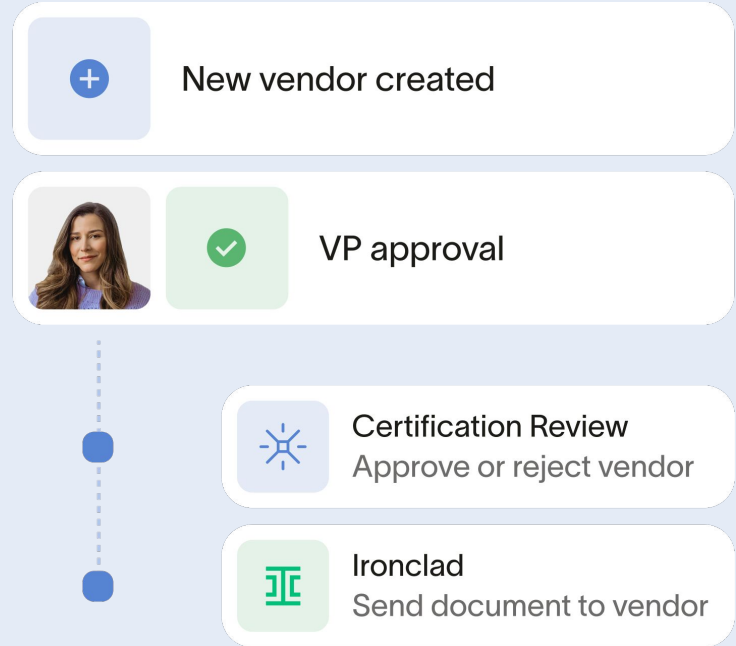
Intake to pay that's 8.5X faster.

-  Centralize requests and approvals in one place
-  Auto-sync purchase orders and budgets
-  Speed up vendor onboarding and payments

Replaces: Zip Tropic

 **SAM** 12.5 days saved on PO approval time

"More vendors are allowing for discounts now, because they're seeing the quick payment."




Travel

Smarter business travel, from booking to book close.

- ✈ Book flights and hotels at the best rates
- ✓ Set custom policies, from per diems to hotels
- ± Split savings with cost-conscious employees

Replaces: [Booking.com](#) [Priceline](#) [Expedia](#)

 10% reduction in out-of-policy travel spend

Sana Benefits set smarter travel policies with Ramp—no fees, no chasing receipts, and full control over spend.



Item #5.

This price is too high.

View your company's t

 \$480

 \$500

Employee

 \$320



Out of Policy




Central Park Palace
\$500/Night

39


test it

Treasury

Put your operating cash to work.

-  Earn 2.0% on cash, and 4.35% on investments
-  No fees, minimum deposits or transfer caps
-  Move money fast with free same-day ACH

Replaces: Savings Accounts


 Retained \$1000s/month in operating cash profits

Ramp Treasury is the single greatest product I've seen in the financial market.


Item #5.

You have \$8,750,500 in total funds

 You have \$1,200,000 in idle cash. Transfer to Ramp Business

 Ramp Business Account balance

\$5,250,300

 Insured up to \$145MM · \$12,000 earned

 External balance

\$3,500,200



Primary Ramp Business Account

\$5,250,000 · 2.55% yield



BOA C

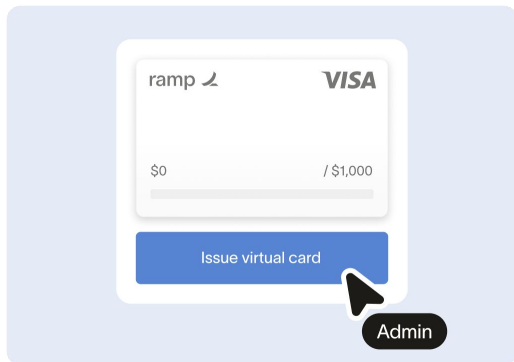
\$1,500,

40

Work with experts from day one

Item #5.

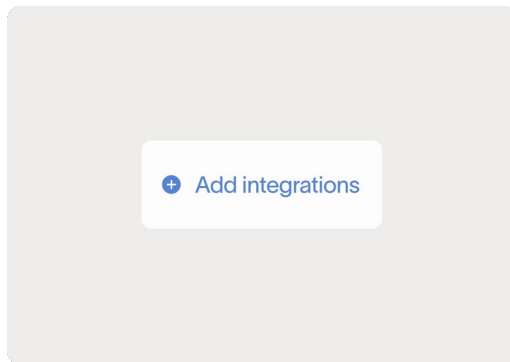
Today



Get started.

- Apply in ~15 minutes
- Connect ERP + HRIS
- Deploy policies + approvals to team

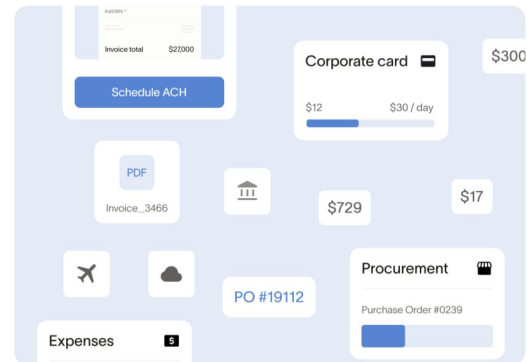
Day 5



Get comfortable.

- Connect integrations
- Set up approvals and controls
- Issue cards to employees

Day 30



Ask why you didn't switch years ago.

- 100% of business spend on Ramp
- Intake-to-pay 8.5x faster
- Books close 32%+ more quickly

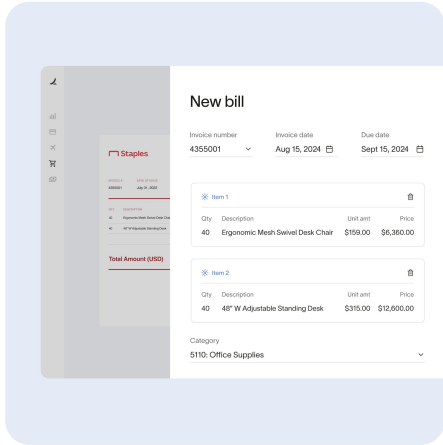
Bill Pay + Procurement



Ramp Bill Pay features

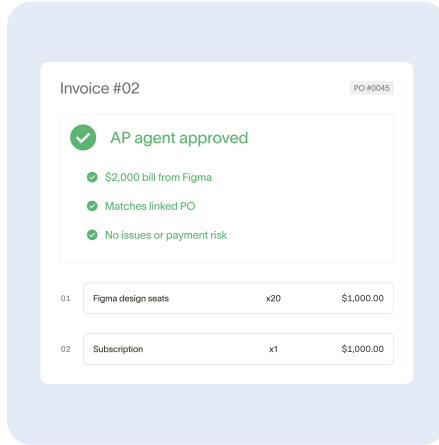
Get a month of AP done in minutes

Touchless Invoice Processing



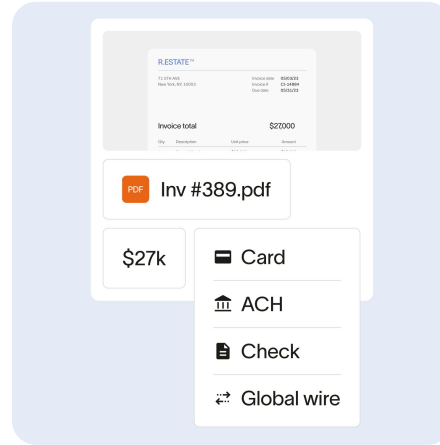
- 99% OCR accuracy
- ✧ Line items auto-coded
- ✧ Anomalies flagged for review (fraud detection with 60 signals, overbilling)
- 2- and 3-way matching

Smart Approval Automation



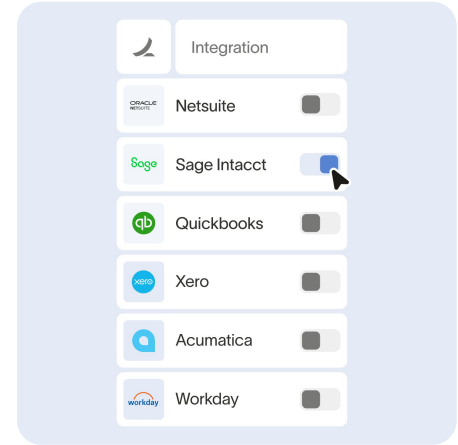
- ✧ Approval recommendations with 90% acceptance rate
- Separate of duty between approver and releaser
- Advanced conditional routing and full audit trail

Payment built for scale and control



- ACH, wire, check and card payment options
- International payments
- One click payment release
- Automated batch payments
- ✧ Auto-card payment for up to 1.5% cashback

Real-time sync with your ERP



- 10 ERPs directly integrated (UCSV available)
- Real time sync on bills and payments
- Two-way sync on vendor records

Complete fraud checks before a bill sent for approval

Item #5.

- Every bill checked against 60+ fraud signals
- e.g. Vendor authenticity, email domain, unusual activity and language in the forwarded email, etc
- If any risk is discovered, you'll get alerted
- **\$4.5M+** in fraud identified and verified to beta testers

The screenshot displays a software interface for managing bills. On the left, a sidebar titled "Bill Pay" lists several vendors with their respective invoice amounts and due dates. The "ActionINC" entry is highlighted. The main area shows a "Draft" invoice for "ActionINC INV# 123". A prominent orange warning box indicates a "Higher risk of fraud" with the following details:

- Vendor was recently created or is not usually paid by your company
- Invoice amount looks unusually high or inconsistent with previous bills you've paid

Below the warning, a recommendation states: "We recommend calling your vendor to confirm this invoice is legitimate. [Learn more](#)".

The "Vendor" field is marked as "Incomplete" and includes a button to "Add missing information for ActionINC" and a "Change vendor" link. At the bottom, there is a note: "Accounting Vendor (required)".

On the right, a preview of the invoice is visible, showing the vendor name "ActionInc123" and invoice details. At the bottom right, a page number "44" is shown in a box.

Auto-code line items for zero-touch processing

- Invoice line items are now auto-coded for you
- Coding logic is based on your historical patterns
- Provide specific context to the agent for future codings
- **85% of fields accurately coded the first time** (rapidly improving)

Draft for Salesforce Intl, Inc. INV# 1926

Invoice Email

How do you want to account for line items?

01	Consulting services	\$1,000.00	:
	↳ * 6203 - Professional services	* Sales	* New York (+)
02	Implementation fee	\$1,000.00	:
	↳ * 1305 - Professional services	* Sales	* New York (+)
03	Software 1-year plan	\$1,000.00	:
	↳ * 7000 - Software / SaaS	* Sales	* New York (+)
04	* 10900 - Inventory	Pylons for conference traffic	:
	25 units	\$560.00	= \$14,000.00
	↳ * Sales	* New York	(+)
05	Tax	\$1,700.00	:
	↳ * 5400 - Sales taxes	* Sales	* New York (+)

← Back + More options Continue →

Invoice

Invoice number: July 20, 2025
Date of issue: August 20, 2025
Date of issue: August 20, 2025

Invoice number
July 20, 2025
Date of issue
August 20, 2025

Salesforce Intl, Inc.
415 Mission Street
San Francisco, CA 94105
United States
+1 415 890 5404
support@salesforce.com

Bill to
Ramp Business Center
The Annex
Miami, Florida 33122
United States
+1 415 890 5404
diego@ramp.com

\$17,000 due August 20, 2025
[Pay online](#)

Description	Qty
Consulting services	1
Implementation fee	1
Software 1-year plan	1
Pylons for conference traffic	25

Pay with ACH or wire transfer

Bank name: 45 Bank, N.A.
Routing number: 12345678
Account number: 12345678
SWIFT: 12345678

Automate card payments to get cashback without extra effort

- You're now notified if the vendor accepts card payments
- If it's a QBO portal, Ramp will input the card details directly into the portal
- Beta customers received **\$2M+** collectively in cashback

The screenshot displays a payment interface with the following elements:

- Invoice total:** \$87,750.00
- Payment method updated notification:** A black box with white text stating: "Payment method updated. A no-fee card payment link was found. Ramp will auto-apply your card details on the due date—so you still earn cashback, no work needed." A yellow "Got it" button is located at the bottom right of the notification.
- Payment details:** A section with a green "Complete" status indicator. The payment method is "Pay with Ramp Card". Below this, a note states: "Payment method defaulted to card due to payment link found on invoice. [Review defaulting settings here.](#)"
- Card selection tabs:** "New card" (active) and "Existing card".
- Pay automatically option:** A green box with a card icon and a lightning bolt icon. It includes the text: "Pay automatically. We'll charge a single-use virtual card in ACME's [portal](#) on the due date. This card allows charges only up to the bill's total and locks after use." A "Recommended" label is in the top right corner, and a checkmark is in the bottom right corner.
- Payment options:** "Send card to vendor" and "Use card myself".
- Page number:** 46, located in a grey box at the bottom right.

Get approval recommendations for faster, more confident decisions.

Item #5.

- Approvers now get a **recommended action** based on:
 - Associated contract
 - Matched PO
 - Billing history
 - Payment discounts
 - Memos
 - Coding history
 - And much more
- Issued 400k recommendations with a **90% acceptance rate**.

The screenshot displays an invoice approval interface. The main header shows the invoice amount: **\$120,780 for Figma**, with the invoice number 6103679E-0013 and issue date July 20, 2025. Below this, there are tabs for 'Overview' and 'History'. A central box contains a 'Review recommended' notification with a thumbs-up icon. The notification text states: 'This Figma bill is for live event activation and social media posts for Brian Box Stunt campaign (Nov 1 - 30). Review the following issues:'. It lists two issues: 1) 'This bill is about 40% higher than usual \$25k/month average' and 2) 'Entity (Ramp Business Corporation) doesn't match prior bills with same payment and shipping addresses. Those were sent to Ramp Corp. 10'. Below the issues, it shows 'Checks passed:' with three items: 'Memo and line items are consistent with prior partner marketing bills. 10', 'Memo and line items align to past marketing bills 14', and '2 other checks Policy'. A 'Show less' link is at the bottom of the notification box. To the right, an 'Invoice' document is shown, including 'Bill to' information for Ramp Business Corporation, the total amount '\$120,780.00 USD due August 20, 2025', and a table of items with descriptions and amounts. At the bottom right, there is a 'Pay with ACH or wire transfer' section with bank details and a highlighted box containing the number '47'. At the very bottom of the interface, there are 'Edit', 'Reject', and 'Approve' buttons, along with search and refresh icons.

Pre-approve every dollar

Review spend early to eliminate invoice surprises

Procurement Item #5.

Procurement extends Bill Pay upstream, so every invoice is approved before commitments are made and contracts are signed.

Capture spend early

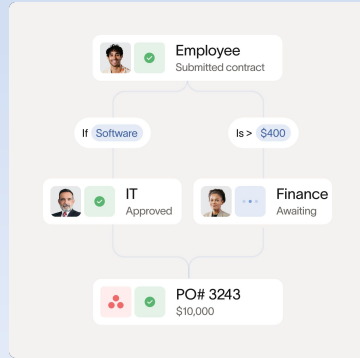
Purchase Request
RSVPay PO #0173

Documents Activity

- Nathan Submitted request 9:50 AM
- Julia Has the vendor provided a contract? 9:54 AM
- Nathan Yes, I'll attach it here. Attached contract.pdf 10:02 AM
- Julia Approved request 10:16 AM

Invoices, contracts, renewals, and SaaS subscriptions are all captured at intake, so you're never caught off guard.

Approve 3x faster



Build out your preferred workflow and let Ramp automate approvals, alerts, and vendor onboarding.

Know your commitments

Project Management Software \$51,000 / Year

Design Co \$24,000

● Paid ● Unfilled ● Paid

Purchase orders are created for you and dynamically update as they're paid down by AP or cards.

Automated three-way matching

Invoice #02 PO #0045

01	Adult Heavy Cotton T-Shirts	x100	\$3,000.00
* Line item exceeds PO amount			
	Purchase order	Invoice	Overshooting
	\$25.00/unit	\$30.00/unit	\$5.00/unit (+20%)
02	Garment Washed Hat, Green	x120	\$1,800.00
03	Custom Enamel Pine 4pk	x100	\$1,000.00

Ramp AI automatically 3-way matches your invoices, then flags discrepancies and alerts you of overbilling.

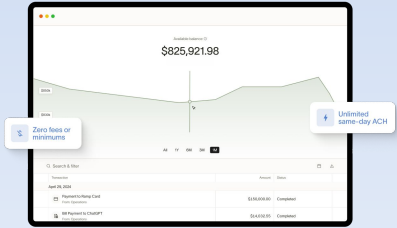


Pay bills faster, cheaper, smarter

Earn more on every dollar with Ramp Treasury

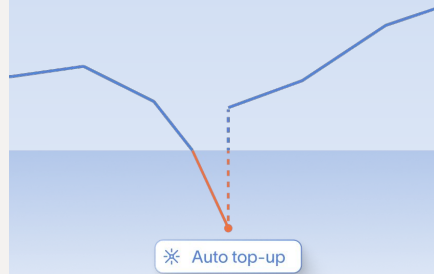
Treasury automatically manages cash for you – delivering liquidity, yield, and time back to finance.

Waive payment fees



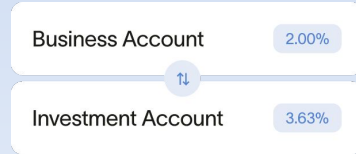
Pay vendors with unlimited free same-day ACH and wires. Traditional banks charge \$15-\$30 per wire.

Automatic money movement



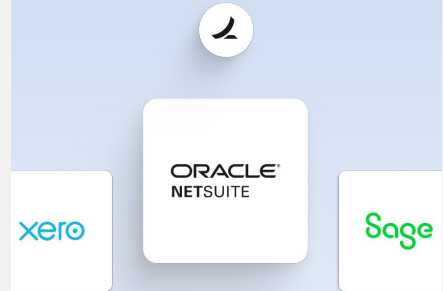
Cash moves automatically based on upcoming spend — maximize yield and ensure liquidity when you need to pay.

Earn more on idle cash



2% on operating cash in your Business Account with instant payments. Up to 3.63% with next-day liquidity.

One unified platform



Approve bills, pay vendors, and bank — all in Ramp. Everything syncs automatically to your ERP.

OLIPOP

“Ramp has completely modernized how we manage accounts payable. Instead of chasing down invoices, approvals, and vendor payments, everything flows seamlessly through one platform—we now close our books 2 days earlier.”

Muhammad Younes | Controller, Olipop



Item #5.

- **Cash Back** -- 1.5% on every dollar of card spend, no tiers, no category restrictions, no caps. For any tax-exempt org (including municipal government), that rate is automatic — no need to negotiate for it.
- **Receipt Collection** -- The second a card is swiped, Ramp texts the cardholder for a photo of their receipt. No app download, no login — just reply with a picture and move on. For online purchases, the Outlook integration auto-captures order confirmations and receipts from anyone's inbox and matches them to the transaction. No manual collection needed.
- **Card Controls + Policy Enforcement** -- Limits are fully customizable by cardholder or fund (e.g., separate office supply vs. travel budgets, restricted to specific merchant categories). Ramp reviews every transaction against your expense policy and flags anything that looks off — useful for audit readiness without adding work for Aly.
- **Auto GL Coding** -- Ramp learns from how you code expenses to your chart of accounts. Once it hits 80% confidence on a transaction type, it starts coding for you and shows its reasoning. Across Ramp's customer base, AI coding suggestions are accepted 90% of the time. You'd pull your COA from Workhorse and drop it into Ramp — one-time setup.
- **Workhorse Export** -- No native integration, but a clean CSV export from Ramp maps directly to Workhorse's import template. GL codes, department coding, and hyperlinks to receipt images all carry over. Setup takes about 10 minutes.
- **Cross-Department Coding** -- If a cardholder buys something for a different department (e.g., something for the library), department can be added as a required or optional field that cardholders complete over text, in the app, or on the web. Completely customizable per your policy.
- **Receipt Compliance / Card Locking** -- Ramp automatically sends reminders for missing receipts and locks cards if they're not submitted within your set window. Once submitted, cards auto-unlock. Works wonders on repeat offenders.
- **Pricing** -- No platform fee for tax-exempt orgs. It's \$144/user/year (billed quarterly or semi-annually). That's the entire cost of Ramp — cards, expense management, reimbursements, AP and all the reporting included. Users are anyone with a Ramp account, so generally administrators + cardholders

Cash Back Overview

Monthly Card Spend	25000
Cash Back	1.5
Monthly Estimate	375
Annual Estimate	4500
Number of Users	15
Platform Fee	144
Total Annual Cost	2160
ROI	2340