



**Bezala**<sup>®</sup>

Effortless Expenses, Cards &  
Time In One Platform



**HAMK**



**retta**

# Bezala – automating processes since 2015



A rapidly evolving software that offers the reliability of a large provider with the agility of a small team

- Annual revenue growth of around 30%
- A team of over 25 people, more than half in product and customer support
- Over 2,500 customers
- Over 160,000 users
- Over 500 hours of customer time saved every day

# The most automated and secure solution – now and in the future

- More than 1 million euros invested yearly into R&D
- 100% availability of the service for 6 years already
- More than 100 tested updates per year
- Fewer clicks thanks to automation and integrations
- We are committed to the security of the software and our customers' data
  - More than 3000 automatic tests for every update + experienced testing team
  - ISO27001 information security certificate
  - All data in the EU region



[Privacy policy](#)

# Bezala in a nutshell

One comprehensive solution for:

- 📄 Credit card receipt reminders (via credit card integrations)
- 👤 Credit cards (Bezala Card service)
- 📧 Email receipts
- 💰 Compensation
- 🚗 Per diem and mileages
- 🕒 Time & attendance



Streamlined processed:

- 📊 Overall picture to credit card receipts
- ✓ Flexible approval cycle
- 🏠 Fast payments and ready accounting material
- 💰 Foreign VAT reclaims
- 📄 Emission data
- 📊 Power BI reporting option
- 🛡️ ISO27001 information security certificate

Excellent user experience:

- 🛡️ Login with SSO
- 😊 Easy-to-use mobile application
- 📱 Complete the whole process in the app
- 📄 Transparent process
- 👤 Quality customer service

# Integrations



# AI agents handle the routine work for you

AI agents are one reason why Bezala is the fastest way to work. These smart digital assistants handle tasks that would otherwise be done by hand.

## **Document Intelligence**

The agent reads the receipt image added to the service and extracts the relevant data onto the receipt form. In addition to the date and amount, it can also detect multiple VAT lines and determine whether the expense is domestic, within the EU, or outside the EU.

## **Policy Control Agent**

The agent checks receipts against the rules set for it as soon as they're added to the system. It can identify things like personal purchases, tips, and minibar charges, leaving comments directly on the receipt – and with broader permissions, it also assign purchase types for the receipts.

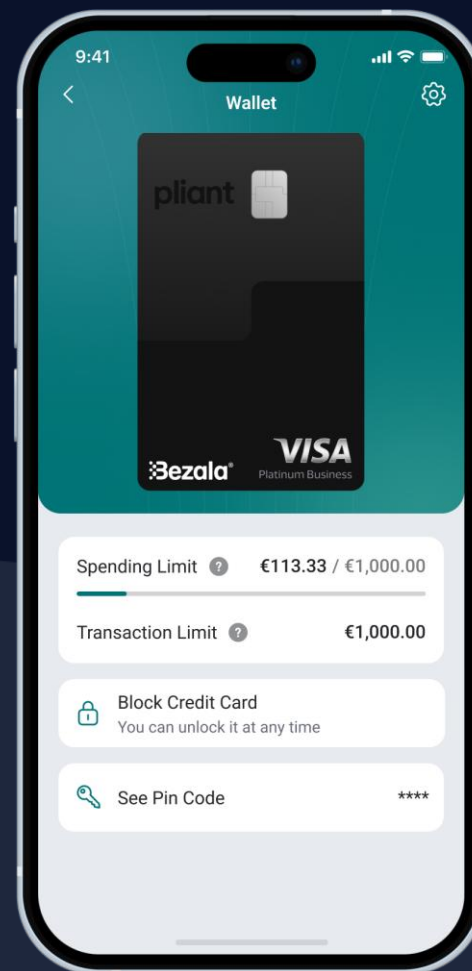
## **Emissions estimate Agent**

The agent collects emissions-related data from receipts, such as flight distances and energy data.

# Bezala Card

Card management and receipt processing in one place – everything you need for expense management!

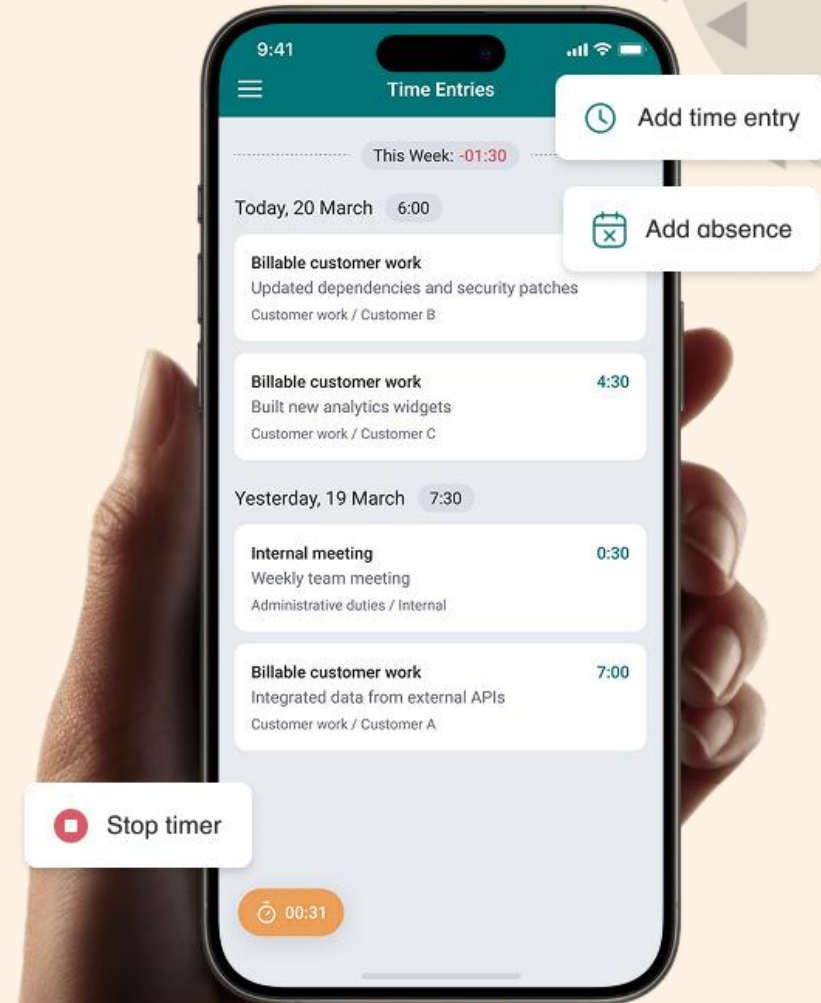
- 📄 Real-time reminders of missing receipts
- 💰 Cost efficient
- 🔑 Easy to manage and order new cards



# Simplify time tracking and attendance

## Work time

- Flextime balance calculated automatically (for part-time employees too)
- Collective agreement settings: Configure rules that often stem from collective agreements, including overtime, additional hours, weekly overtime, Sunday work, public holiday work, and additional leave
- Country-specific public holidays handled automatically



# Simplify time tracking and attendance

## Absences

- Employees can see their remaining leave days and submit requests easily
- All absence types covered: absence types can be configured per company
- Approvers are assigned by absence type: annual leave goes to the line manager, extended absences to the payroll team
- Employees can request flex-time off in advance for manager approval.
- Separate balances for any absence type: compensation days, holiday bonus days, or negotiated extra days

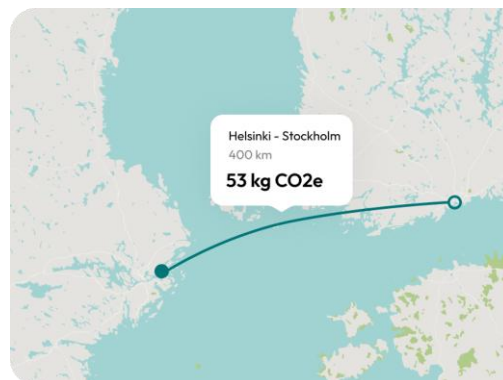
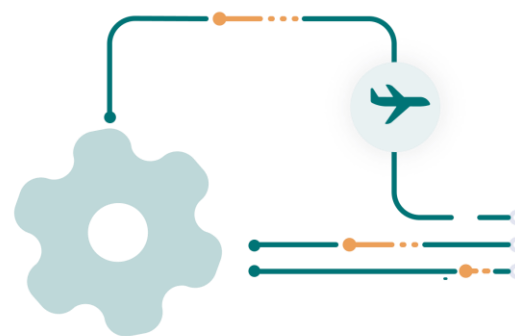
## Project time

- Allocate hours directly to projects and tasks
- Timer functionality
- Track your and your subordinates' billing rates in real time
- Only relevant information is shown: Each employee sees their own entries and only the projects and tasks they are assigned to
- Synced with working hours: Project hours logged by an employee are automatically reflected in their flextime balance



# Easiest Way to Calculate Emissions

- You can automate emission calculation of all expenses added in Bezala – at no additional charge.
- In mileage reimbursements, emissions are calculated based on the fuel type of the vehicle.



A smartphone screen displaying a 'Receipt' form for travel tickets. The form includes the following fields and values:

| Receipt              |                         |
|----------------------|-------------------------|
| Purchase type        | Travel tickets          |
| Vehicle              | Airplane                |
| Distance (km)        | 400                     |
| Number of passengers | 1                       |
| <hr/>                |                         |
| Summary              |                         |
| Taxable              | 277.55 EUR              |
| VAT                  | 0.00 EUR                |
| Total                | 277.55 EUR              |
| Emissions estimate   | 53 kg CO <sub>2</sub> e |
| <hr/>                |                         |
| Save as draft        | Submit                  |

# Benefits for employees

- The fastest way to add receipts and travel expenses
- Complete the whole process in mobile app or browser based app
  - No need to separately calculate driven distances in different window (Google Maps integrated to the software)
- Add receipts easily
  - Take a picture with the app, add PDFs or send from email
  - Receipt scanner (OCR) reads the information from the receipt
  - Accounting number is suggested based on the provided description of the expense
- The reimbursements are paid within 1–7 days

# Benefits for accountants

- Checking selected accounting accounts made easy
  - See the information on a voucher and receipt picture at a glance
- All the receipts are sent to accounting using one channel
- Automated selection of accounts
  - When the voucher comes for the accountant to review, it already contains the proposed accounting account, the cost center information and the list of persons who participated in the representative meetings

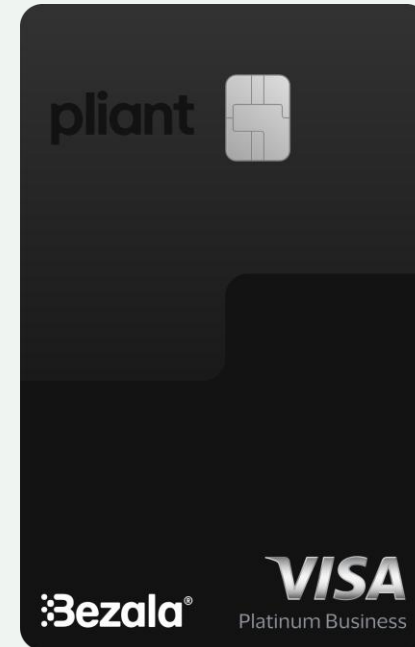
No need to manually remind employees to file the receipt

- Automatic reminders are sent → the receipts are in the accounting even before you receive the credit card bill
- Automatically created bank transactions from reimburseable expenses



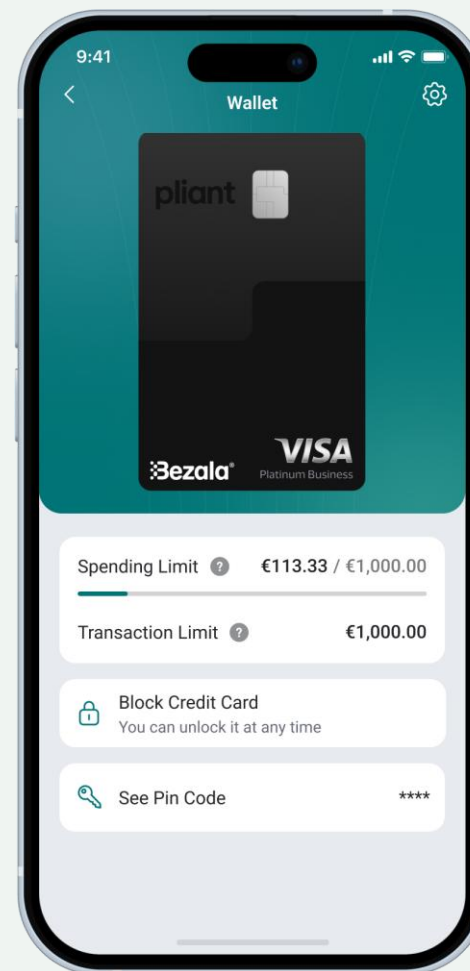
# Add-ons: Bezala Card

- **Globally Accepted:** Our cards are Visa Platinum Business cards that are accepted in over 200 countries and 40 million merchants worldwide.
- **Adaptable to Various Needs:** Physical, virtual, and single use cards.
- **Credit & Prefund:** Choose from credit, prefund, or a combination of both.
  - Credit available only for large and SME businesses.



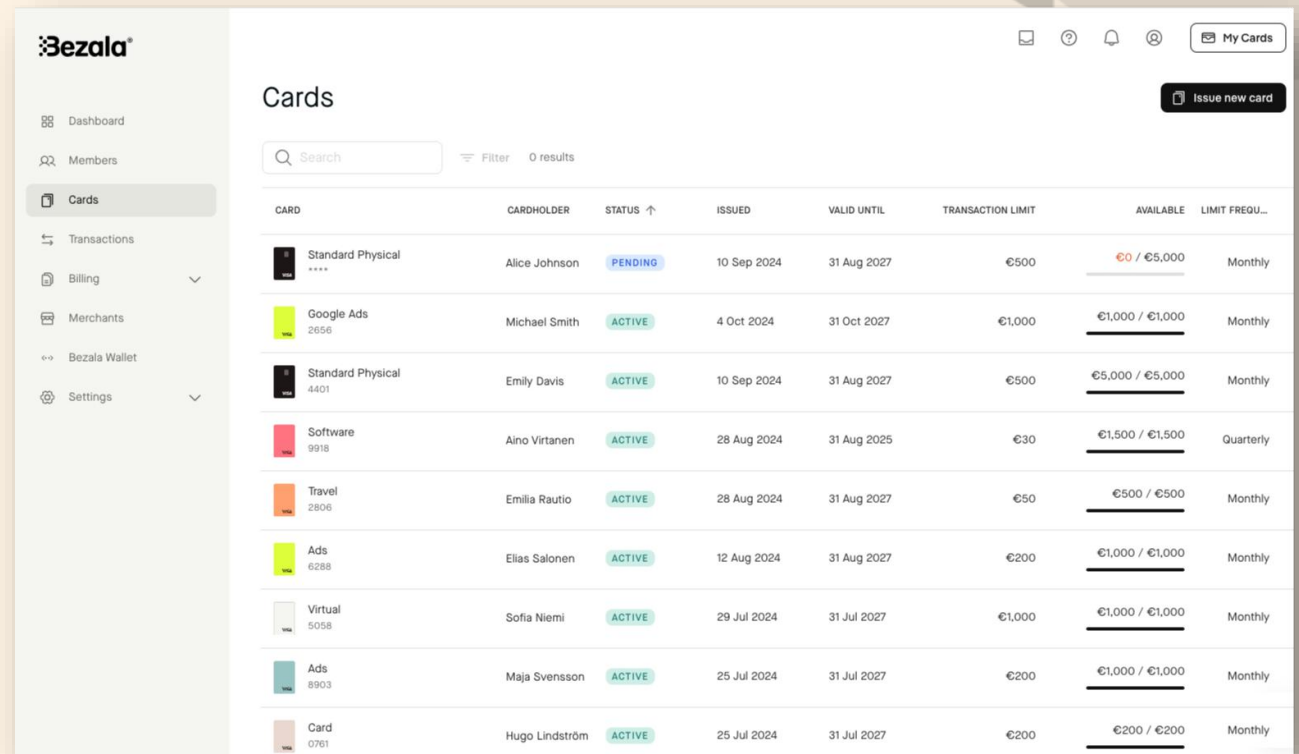
# Easy-to-Use

- **Instant Access to Virtual Cards:** Add the card to online stores, Apple Pay, and Google Wallet immediately.
- **Card Management:** Copy card details, check PIN, and lock the card directly in the app.
- **Limit Monitoring:** Track card limits directly in the app.
- **Easy to Add Receipts:** Purchases made with the card appear in the app in real-time, and Bezala reminds you of missing receipts.



# Effortless Management

- **Order a New Card in Seconds:** Credit is granted per company, making it easy to issue new cards without additional charges.
- **Transparent Expense Tracking:** View spending by card and merchant and easily set limits.
- **Efficient Receipt Collections:** Real-time reminders eliminate the need for manual reminders.



| CARD                      | CARDHOLDER     | STATUS  | ISSUED      | VALID UNTIL | TRANSACTION LIMIT | AVAILABLE       | LIMIT FREQU... |
|---------------------------|----------------|---------|-------------|-------------|-------------------|-----------------|----------------|
| Standard Physical<br>**** | Alice Johnson  | PENDING | 10 Sep 2024 | 31 Aug 2027 | €500              | €0 / €5,000     | Monthly        |
| Google Ads<br>2656        | Michael Smith  | ACTIVE  | 4 Oct 2024  | 31 Oct 2027 | €1,000            | €1,000 / €1,000 | Monthly        |
| Standard Physical<br>4401 | Emily Davis    | ACTIVE  | 10 Sep 2024 | 31 Aug 2027 | €500              | €5,000 / €5,000 | Monthly        |
| Software<br>9918          | Aino Virtanen  | ACTIVE  | 28 Aug 2024 | 31 Aug 2025 | €30               | €1,500 / €1,500 | Quarterly      |
| Travel<br>2806            | Emilia Rautio  | ACTIVE  | 28 Aug 2024 | 31 Aug 2027 | €50               | €500 / €500     | Monthly        |
| Ads<br>6288               | Elias Salonen  | ACTIVE  | 12 Aug 2024 | 31 Aug 2027 | €200              | €1,000 / €1,000 | Monthly        |
| Virtual<br>5058           | Sofia Niemi    | ACTIVE  | 29 Jul 2024 | 31 Jul 2027 | €1,000            | €1,000 / €1,000 | Monthly        |
| Ads<br>8903               | Maja Svensson  | ACTIVE  | 25 Jul 2024 | 31 Jul 2027 | €200              | €1,000 / €1,000 | Monthly        |
| Card<br>0761              | Hugo Lindström | ACTIVE  | 25 Jul 2024 | 31 Jul 2027 | €200              | €200 / €200     | Monthly        |

Cards are issued by Pliant Oy, identified by business ID 3266913-9 (FIN), in accordance with a license from VISA Europe Limited. Pliant Oy is recognized as an Authorized E-money payment institution and duly authorised and regulated by the the Financial Supervisory Authority of Finland.

# Bezala Card vs. traditional company cards

|                                                                         |  | Traditional company cards |
|-------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------|
| Real credit card with high limits                                       | ✓                                                                                  | ✓                         |
| Company-specific credit → card issuance in seconds                      | ✓                                                                                  |                           |
| Fully digital onboarding                                                | ✓                                                                                  |                           |
| Virtual cards, Apple Pay and Google Wallet                              | ✓                                                                                  | ✓                         |
| Real-time transaction data in receipt app                               | ✓                                                                                  |                           |
| Reimbursable expenses and allowances in the same app                    | ✓                                                                                  |                           |
| Seamless integrations to the most widely used accounting and HR systems | ✓                                                                                  |                           |

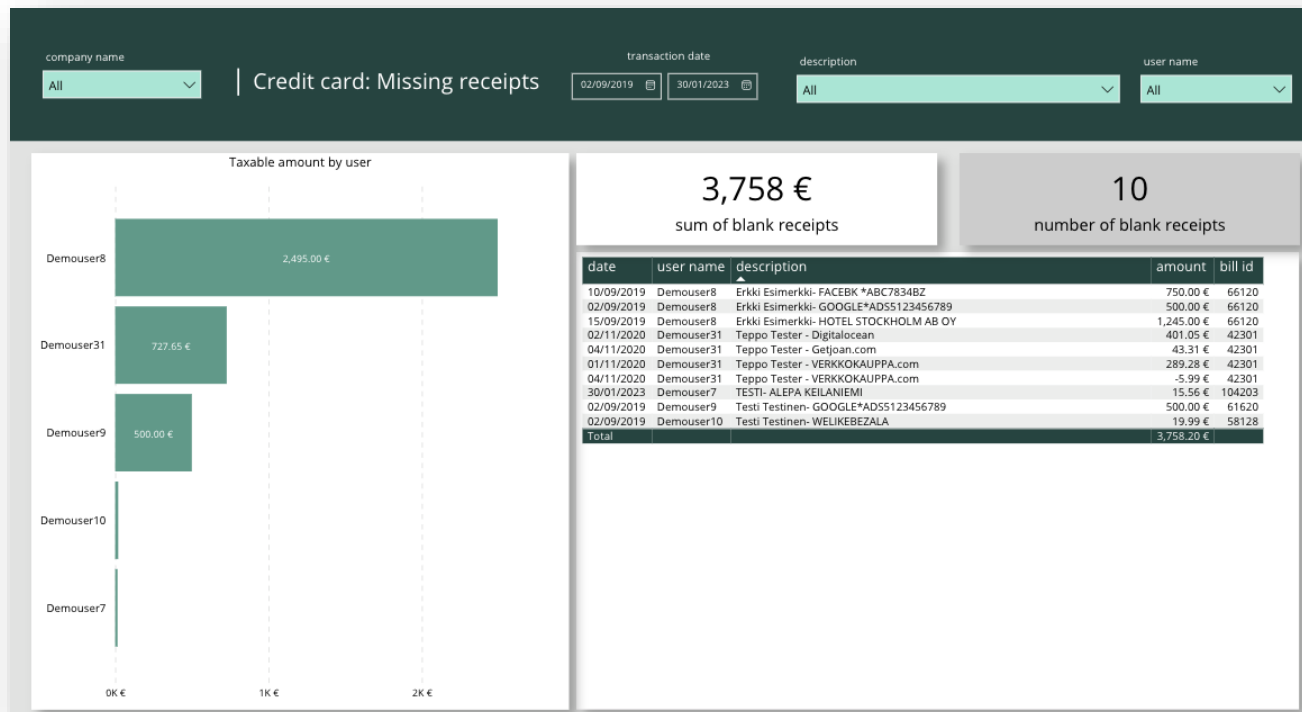
Cards are issued by Pliant Oy, identified by business ID 3266913-9 (FIN), in accordance with a license from VISA Europe Limited. Pliant Oy is recognized as an Authorized E-money payment institution and duly authorised and regulated by the the Financial Supervisory Authority of Finland.



# Add-ons: Bezala reporting 2.0

Powered by  
**BI Book**

- Take your Bezala data to the next level with BI Book
- Examine following data per group and per company:
  - Transaction volumes
  - Volume of missing receipts
  - Daily allowance volumes
  - Mileage volumes and emission
  - Accounts & dimensions
  - Users
- Cost-efficient and transparent pricing:
  - **1** Bezala environment: **100€ / month + vat**
  - **2-5** environments: **150€ / month + vat**
  - **>6** environments: **check the [Pricing page](#)**
- + Onboarding (cost depends on the amount of environments)



# Add-ons: Budgets

- The budgets enable, for example, pre-approval before a business trip and the creation of a marketing budget for expenses processed through Bezala.
- You can add multiple purchase types to the budget.
- Expenses are automatically connected to the budget based on the cost centers, dates, and purchase types.
- Transparent pricing:
  - One or two Bezala environments: €50/month + VAT
  - Three or more Bezala environments: €100/month + VAT

Budget

Name

Trip to Helsinki 30-31.8.2023

Cost Center

Cost Center 1

Start Date

2023-08-30

End Date

2023-08-31

Amount

48,00

Account

Meeting expenses

Amount

40,00

Account

Taxi

Amount

400,00

Account

Hotel

Summary

Used Amount

370.00

Amount

488.00

# Add-ons: Foreign VAT refunds

- We offer an easy way to apply for the refund of value-added taxes paid abroad in partnership with our collaborator VAT IT.
  - VAT IT Reclaim is the world's leading provider of foreign and domestic value-added tax refunds.
  - They offer top-tier services to over 13,000 customers worldwide.
  - Ideal for companies dealing with substantial foreign expenses.
1. Add receipts to Bezala as usual
  2. Activate the VAT refund service
  3. Invoice compliance assessment and VAT refund claim compilation
  4. VAT IT contacts you to discuss the audit and request signatures on the relevant documentation
  5. Payment of the refunded value-added taxes (minus service fees)

In collaboration with



# Add-ons: Emission calculation

Bezala enables **data collection** needed for **emission calculation**:

- Conditional fields in receipts
  - You can, for instance, ask users to mark amount of layovers during the flight when flight tickets are selected as Purchase type, amount of nights when they stayed in the hotel etc.
- Fuel types in mileage allowances
  - Select the fuel type in Bezala when claiming allowances
- **For emission calculation** and other sustainability work, **we recommend [Greenstep](#)**

Cost Center  
Cost center 1

Purchase type  
Flight tickets

Cost  
350

Please add this info

Number of layovers  
2

Mode of transport  
2023-11-07

From  
From

To  
To

Distance (KM)  
45

User 1

1. Car, gasoline

1. Car, gasoline

2. Car, diesel

3. Car, biodiesel

4. Car, biogas

5. Car, electric

6. Car, hybrid

In collaboration with **greenstep**

# References



*"The onboarding of Bezala went smoothly and the process all the way from creating the expenses to payment is smooth. Reminders are sent for expenses pending approval, which speeds up the reimbursement of expenses to employees. The customer support has worked excellently, and contacts are responded to quickly."*

Kati Manninen

HR Manager



*"Bezala has significantly accelerated our financial processes. Checking and paying expenses is easy, and our employees appreciate the easy way of working. The athletes have been very satisfied with the use of Bezala and especially praised that it has speeded up the reimbursement processes."*

Mikko Kivi

Chief Financial Officer



*"Best thing in Bezala is that it speeds up the invoice circulation. Now the credit card receipts are in the accounting before credit card company has sent us the bill. I'm very satisfied. Our employees have accepted the system with joy."*

Virpi Mahlavirta

Accounts Payable Manager



Want to know more?

[Book a demo](#)

[www.bezala.com](http://www.bezala.com)