

# How We Helped 500+ Companies Eliminate Expense Reimbursements (And Save Thousands of Euros)

*"Every month I lost 2 full days just checking team expense reports. Now everything is automatic." - Marco, CFO of a Milan startup with 25 employees.*

If you're also reading this article at 10:30 PM while checking yet another pile of crumpled receipts and incomplete expense reports, know that you're not alone. And most importantly, know that there's a solution.

## The True Cost of Expense Reimbursements (Spoiler: It's Much Higher Than You Think)

Let's do the math together. If you have 10 employees making business expenses:

- **Employee time for expense reports:** 2 hours/month per person = 20 hours
- **Administration time for controls:** 4 hours/month
- **Accounting time for processing:** 3 hours/month • **Average hourly cost:** €25

**Monthly total:** 27 hours × €25 = **€675 per month** **Annual total:** **€8,100**

And this without counting: • Categorization errors you discover at year-end • Late reimbursements that create team tensions • "Creative" expenses that go unnoticed • Time lost searching for missing receipts

## The TechStart Milan Story: From Total Chaos to Perfect Control

TechStart is a 30-person Milan software house. Their CEO, Andrea, told me about their situation before switching to our business cards:

*"It was a nightmare. Sales reps spent without control on business trips, administration was drowning in paperwork, and I only discovered budget overruns at month-end. The breaking point was when we discovered €3,000 in unjustified expenses in one quarter."*

After 6 months with Ipermoney cards: • **-85% time dedicated to expense management** • **Zero unauthorized budget overruns** • **€2,400 saved** in administrative costs alone • **Happier team** (no more out-of-pocket advances)

## Why Traditional Business Cards Don't Work

I've spoken with hundreds of entrepreneurs in recent years, and the problem is always the same: traditional business cards are just... cards. Period.

They give you a piece of plastic and wish you good luck. No control, no visibility, no automation.

It's like driving blindfolded: you might reach your destination, but the risks are enormous.

## **How Expense Control Really Works with Ipermoney**

### **1. 10-Minute Setup (No Kidding)**

Monday morning you open the app, set limits for each employee: • Marco (sales): €500/month, restaurants and hotels only • Sara (marketing): €300/month, digital suppliers only  
• Luca (technical): €100/month, office supplies only

Tuesday the cards arrive at the office. Wednesday your team starts using them.

### **2. Real-Time Control (Finally!)**

At 2:30 PM you receive a notification: "Marco spent €45 at Autogrill". At 2:31 PM you see he's on a business trip to Rome for client X. At 2:32 PM the expense is automatically categorized as "Travel - Client X".

No more month-end surprises.

### **3. Automatic Blocks (Your New Best Friend)**

Sara tries to buy an €800 online course? The card automatically blocks and you get an approval notification.

Luca is on a business trip to Berlin but tries to pay for a restaurant in Milan? Transaction blocked (he probably lost his card).

## **The 3 Benefits Nobody Tells You About**

### **1. Your Employees Will Thank You**

*"Before I had to advance €200-300 per month out of my own pocket and wait weeks for reimbursements. Now I pay directly with the company card and don't think about it anymore." - Elena, account manager*

### **2. Accounting Becomes Child's Play**

Every transaction arrives already categorized in your management system. At month-end, instead of spending hours reconstructing expenses, you export everything with one click.

### **3. Discover Where You Really Waste Money**

After 3 months you'll see patterns that were invisible before: • "We spend €400/month on coffee? Maybe it's time for an office machine" • "The marketing team spends 40% of budget on overlapping tools" • "Friday business trips cost 30% more (more expensive hotels)"

## What It Really Costs to Have No Control

Last year I did an audit for a 50-employee company. In 12 months they had "lost":

• **€4,200** in duplicate expenses (same trip paid twice) • **€2,800** in forgotten and never-cancelled subscriptions • **€6,500** in personal expenses "mixed" with business ones • **€3,200** in late payment penalties (because reimbursements slowed everything down)

**Total: €16,700**

The cost of our cards for the same company? **€1,200 per year.**

**ROI: 1,292%**

## "But We're Too Small for These Solutions"

This is the phrase I hear most often. And every time I respond with Marco's story.

Marco has a small communication agency with 6 employees. Before, he thought expense controls were "multinational stuff".

Then he calculated that he lost 4 hours per month just on expense reimbursements. 4 hours he could dedicate to clients.

Now he uses 6 Ipermoney cards, spends €30/month, and has recovered those 4 hours. In one year he acquired 2 more clients thanks to the freed-up time.

## How to Start (Risk-Free)

Here's what happens when you decide to try:

**Day 1:** You open the business account online (15 minutes) **Day 2:** You configure limits and controls (10 minutes) **Day 3:** You receive the cards at the office **Day 4:** Your team starts using them **Day 30:** First month without a single expense report to check

If you're not satisfied in the first 30 days, you close everything without additional costs.

## The Right Time Is Now

Every day you wait is a day when: • You lose precious time on manual controls • You risk uncontrolled budget overruns • Your employees advance money out of their own pockets • Your accounting accumulates errors and inaccuracies

The question isn't "if" to switch to an automated system, but "when".

**Companies that move first always have a competitive advantage.**

## **Start Today**

Want to see how it works with your real numbers?

**Book a free 15-minute demo** and I'll show you: • How much time and money you can save • How to configure controls for your specific company • Concrete examples of companies similar to yours

**Or open the business account directly online** - it only takes 15 minutes and you can start immediately.

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*P.S. If you're still reading at this hour instead of being home with your family, maybe it's really time to automate something in your business. Ipermoney cards are a good starting point.*

**[BOOK YOUR FREE DEMO →]**

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*Ipermoney - We Simplify Business Finance*