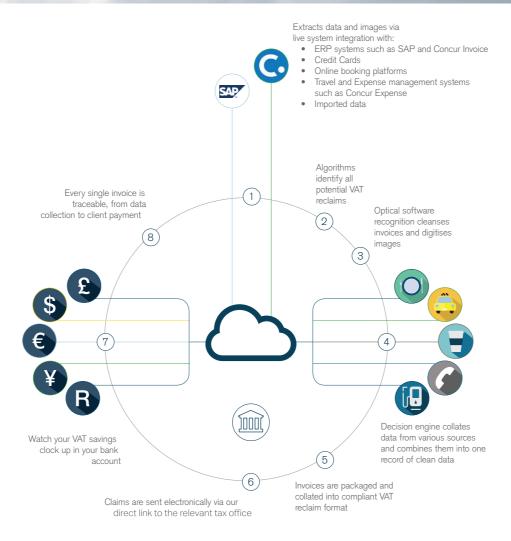


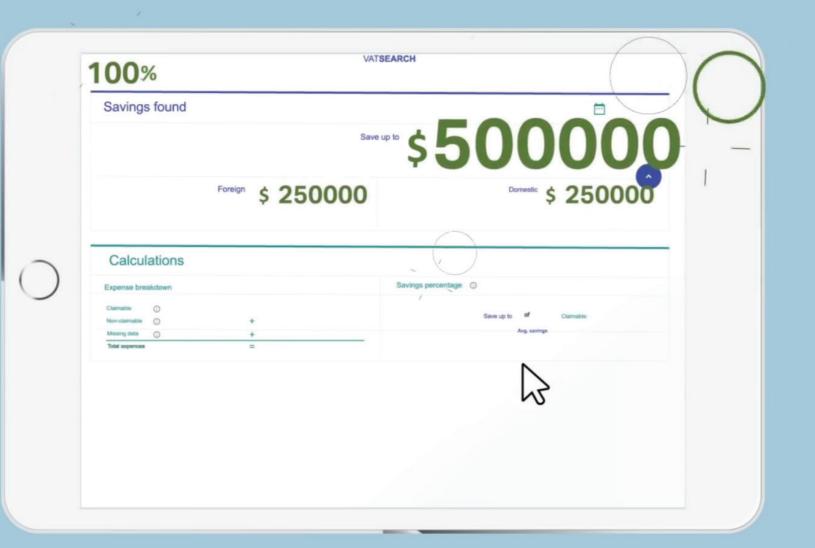
HOW IT WORKS



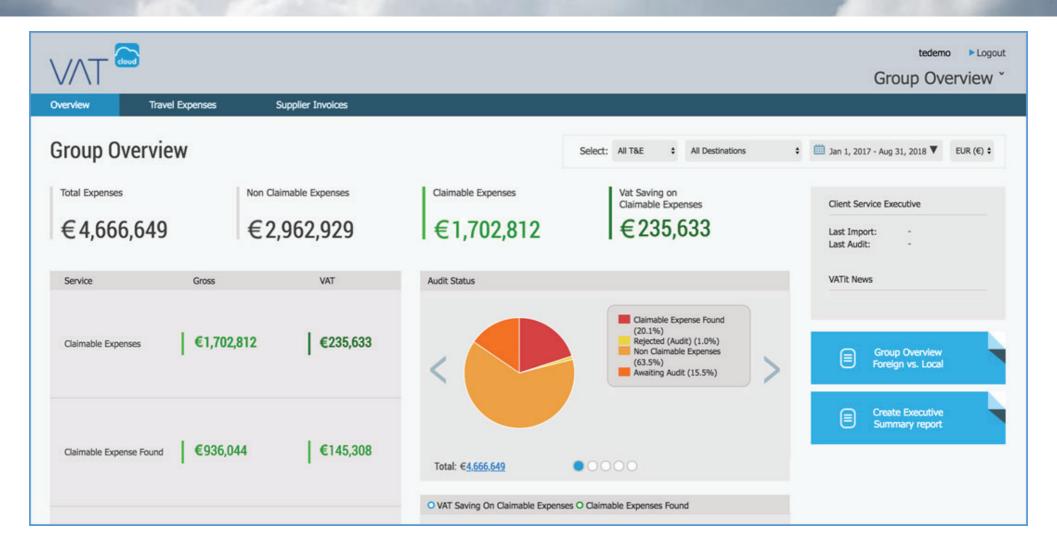


HOW IT WORKS





how much we can save you





VAT CLOUD™ will pay for your Concur Invoice fees!