



# How embedded expense management elevated Nmbrs' core offering

Nmbrs is a Visma company that provides an HR and payroll platform for the Dutch and Swedish markets. The platform is used by businesses and accountants, processing over 1.5 million payslips monthly.

As customer demand for advanced expense management grew rapidly, Nmbrs partnered with Findity to launch the white labelled Nmbrs Expense. The solution is seamlessly embedded into their platform, strengthening their best-of-suite strategy.

By collaborating with Findity, Nmbrs delivered the advanced functionality

customers had been asking for—without diverting focus from their HR and payroll core.

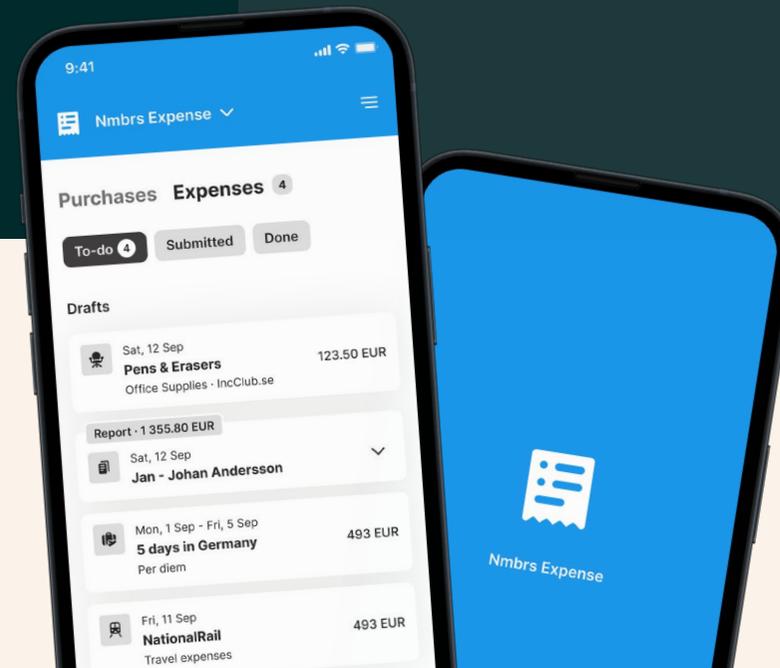
Nmbrs Expense quickly became the company's most successful plus-feature launch to date, validating the white label strategy and setting the stage for continued innovation and growth.



We knew that you guys were experts at this; we knew that if we were to embark on a journey with you, it would be a success, guaranteed.



**Sara Alkema - Wever**  
Product Manager Plus Features, Nmbrs



# 200%

feature growth in six months

# x10

better product experience

# >2x

yearly growth projection for Nmbrs Expense



## The challenge

For Nnbrs, expense management was something they saw as connected to payroll, a plus feature (add-on) that customers expect within the platform. However, their existing basic functionality, which allowed companies to set up simple processes, did not meet the rising expectations. They saw an increasing number of customer requests for more advanced features.

While demand grew, Nnbrs realised that building these capabilities in-house would require substantial resources, specialised expertise they did not have, and a diversion from their focus on HR and payroll.

“We were basically lacking expertise to deliver the feature requests that were asked by our customers... that would just require a lot of resources, but also time... because we didn't have that in-house.”

Although Nnbrs offered external solutions through its marketplace, this was not enough to meet the needs. Customers wanted the experience within Nnbrs' platform. The conclusion was clear: Nnbrs needed a partner that could deliver an expense solution far better than they could build themselves.

The image shows a laptop screen displaying the Nnbrs website. The website has a blue header with the Nnbrs logo (a blue circle with 'N' and 'Nnbrs by VISMA') and navigation links: 'For whom', 'Features', 'Pricing', 'Learn', and 'About Nnbrs'. On the right of the header are 'Login' and 'EN' (with a globe icon), and a 'Buy now' button with a right-pointing arrow. The main content area features a large blue graphic with the text 'HR & payroll software built around employees' and a sub-headline 'Work smarter with all HR data and communication in one easy-to-use solution.' Below this are two buttons: 'Free trial' and 'Online demo'. To the right of the text is a photo of a woman with curly hair smiling at a laptop in an office setting. Below the main content is a screenshot of the Nnbrs software interface, showing various HR and payroll metrics like 'MY TASKS', 'FTE PER DEPARTMENT', 'LEAVE OVERVIEW', and 'COST OVERVIEW'. To the right of the software screenshot is the text 'HR service' with a plus icon, followed by the headline 'For businesses that put people first' and a sub-headline 'With our software we make every HR task, from payroll to contract management, easy for you and everyone in the company.' In the background, to the right of the laptop, is a close-up photo of a woman with long brown hair, wearing a light-colored blouse and a necklace with a cross, smiling warmly.



## The solution

Having already had success with other white labelled plus features, Nmbrs saw this approach as a natural way forward. It would allow them to rapidly embed a market-leading solution into their platform and enhance their offering without losing focus on their core HR and payroll products.

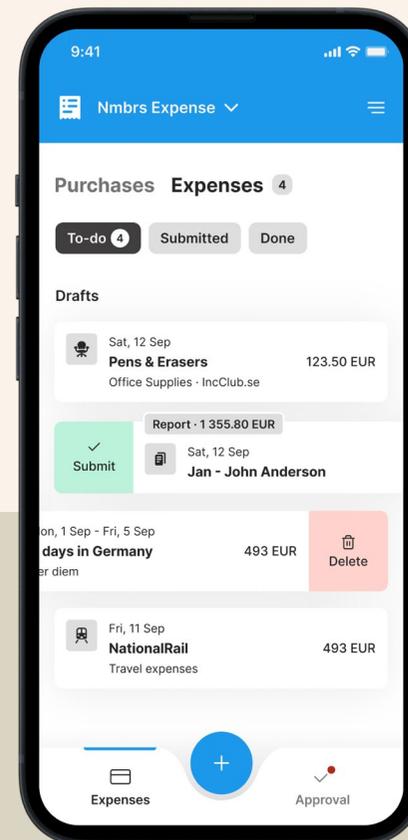
The search for a tech partner focused on three essential criteria;

- 1 Product alignment**  
A product that could both wow Nmbrs internally and guarantee customers a superior user experience.
- 2 Cultural compatibility**  
A partner who could match Nmbrs' flat organisational structure, ensuring smooth collaboration and decision-making.
- 3 Investment vs. potential**  
Clear evidence that the investment would clearly surpass the potential.

Findity checked all the boxes. Its platform not only matched Nmbrs' look and feel but also brought proven expertise in embedded white label expense management. Findity's strong product vision and future-proof technology resonated with Nmbrs' own forward-looking approach. An additional advantage was Findity's prior experience with Visma Connect single sign-on, the "front door" for Nmbrs customers.

Together with Findity, Nmbrs launched Nmbrs Expense, a fully embedded, white labelled expense management solution that gave their customers the advanced functionality they had been asking for, directly within Nmbrs.

"It was instantly obvious to us that this would match the Nmbrs look and feel... The product was ten times better than what we had, and what we would anticipate being able to build ourselves"



## The results

Although still in the early stages, Nmbrs Expense has already delivered early successes, validating the white label strategy. The launch quickly became the most successful debut of a plus feature in the company's history, with the customer base doubling in the first six months compared to the previous feature launches.

Adoption has also been fast, with the feature showing a steep upward curve rather than a slower start, indicating a great projection for what's to come.

A key part of the early success has been the close collaboration between Nmbrs and Findity. Regulations and compliance were already in place, and through ongoing collaboration and feedback, the teams ensured the solution quickly aligned with Dutch market expectations.

Beyond the numbers, Nmbrs highlights the partnership itself as a key success:

"We really enjoy collaborating with Findity. We feel heard, and we see our input taken seriously. That gives us confidence in succeeding in the long run."

Nmbrs sees Nmbrs Expense as more than just an add-on. It is a vital part of their strategy to become a best-of-suite platform while staying laser-focused on HR and payroll at the core.

Going forward, the partnership will evolve into a deeper strategic collaboration — with Findity as a sparring partner for new feature development and market expansion.

**200%**  
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**x10**  
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**>2x**  
yearly growth projection for Nmbrs Expense

"We aim to more than double our numbers each year with our plus features. With Nmbrs Expense, we see a hockey-stick growth curve — and a strong partnership to carry us forward"

### LEARN MORE

Findity leads in embedded expense management with AI-driven, card-agnostic tools delivered under your brand.

Want to explore how it could work for you? Visit [findity.com](https://findity.com)