

RESEARCH REPORT · CORPORATE CARDS · COLLECTED 29–30 OCT 2026

Corporate cards: what AI recommends, Citewake Edition 2 (collected 29–30 Oct 2026)

What ChatGPT, Claude, Gemini and Perplexity recommended when each was asked the same 60 questions about corporate cards, with its own web search on, between 29 and 30 October 2026. Every answer is published with this report.

86.0%

Ramp leads the United States panel, the highest rate of its 132 brands (90% interval 77.8–94.0)

42.6%

Pleo leads the Europe – composite research panel panel, the highest rate of its 200 brands (90% interval 31.7–53.6)

240

answers analysed: 60 questions in two panels, each asked once of ChatGPT, Claude, Gemini and Perplexity

COLLECTED

29 October 2026, 13:45 – 30 October 2026, 04:17 UTC

VERSION

1

METHOD

v0.9, benchmark v1

DOI

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ONLINE

citewake.com/editions/2/corporate-cards

LICENCE

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KEY FINDINGS

What the four AIs did with 60 questions about corporate cards, in two markets

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- | | | |
|----|--------------|---|
| 01 | 86.0% | Ramp leads the United States panel. The four AIs recommended it in 86.0% of the panel's decision answers (90% interval 77.8–94.0), ahead of Brex at 77.3%. |
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| 02 | 41.3 pts | The AIs disagree. In the United States panel's top 15, the widest gap is Rho: Claude 45.0%, Perplexity 3.7%. |
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| 03 | 42.6% | Pleo leads the Europe – composite research panel panel. The four AIs recommended it in 42.6% of the panel's decision answers (90% interval 31.7–53.6), ahead of Revolut Business at 37.7%. |
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| 04 | 38.9 pts | The AIs disagree. In the Europe – composite research panel panel's top 15, the widest gap is Airwallex: Gemini 51.4%, ChatGPT 12.5%. |
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| 05 | 2 | Panels, never pooled. The panels ask different questions about different markets; they are never pooled, and a difference between them is not a finding about either. |
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ABSTRACT

United States. Ramp was the brand the four AIs recommended most often: in 86.0% of decision answers (90% interval 77.8–94.0), followed by Brex (77.3%) and Rho (26.1%). The AIs disagreed: Gemini recommended Ramp in 90.7% of its decision answers, Claude in 81.2%; the widest gap among the top 15 was Rho, 41.3 points between Claude and Perplexity. The figures come from 120 valid answers of 120 planned, to 30 questions asked once of each AI between 29 and 30 October 2026, which named 132 brands in all. **Europe – composite research panel.** Pleo was the brand the four AIs recommended most often: in 42.6% of decision answers (90% interval 31.7–53.6), followed by Revolut Business (37.7%) and Spendesk (27.4%). The AIs disagreed: Claude recommended Pleo in 52.8% of its decision answers, ChatGPT in 32.9%; the widest gap among the top 15 was Airwallex, 38.9 points between Gemini and ChatGPT. The figures come from 120 valid answers of 120 planned, to 30 questions asked once of each AI between 29 and 30 October 2026, which named 200 brands in all. The panels ask different questions about different markets; they are never pooled, and a difference between them is not a finding about either.

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READING THIS REPORT

Recommendation rate	The share of decision answers in which an AI recommended the brand. Decision questions ask what to use or buy; here there are 22 in the United States panel and 25 in the Europe – composite research panel panel of them, asked of four AIs. The overall rate weights each AI and each tier of questions equally.
90% interval	The range the rate would likely fall in if the questions were drawn again, from a cluster bootstrap that resamples whole questions. Overlapping intervals mean the order between two brands is not settled.
Pages found and cited	Found: every page an AI's own web search returned while answering. Cited: the pages its answer pointed to.

1 Leaderboard

Recommendation rate is the share of decision answers in which an AI recommended the brand, ranked within each panel. The panels ask different questions about different markets; they are never pooled, and a difference between them is not a finding about either.

United States

The top 15 of 132 brands named in this panel.

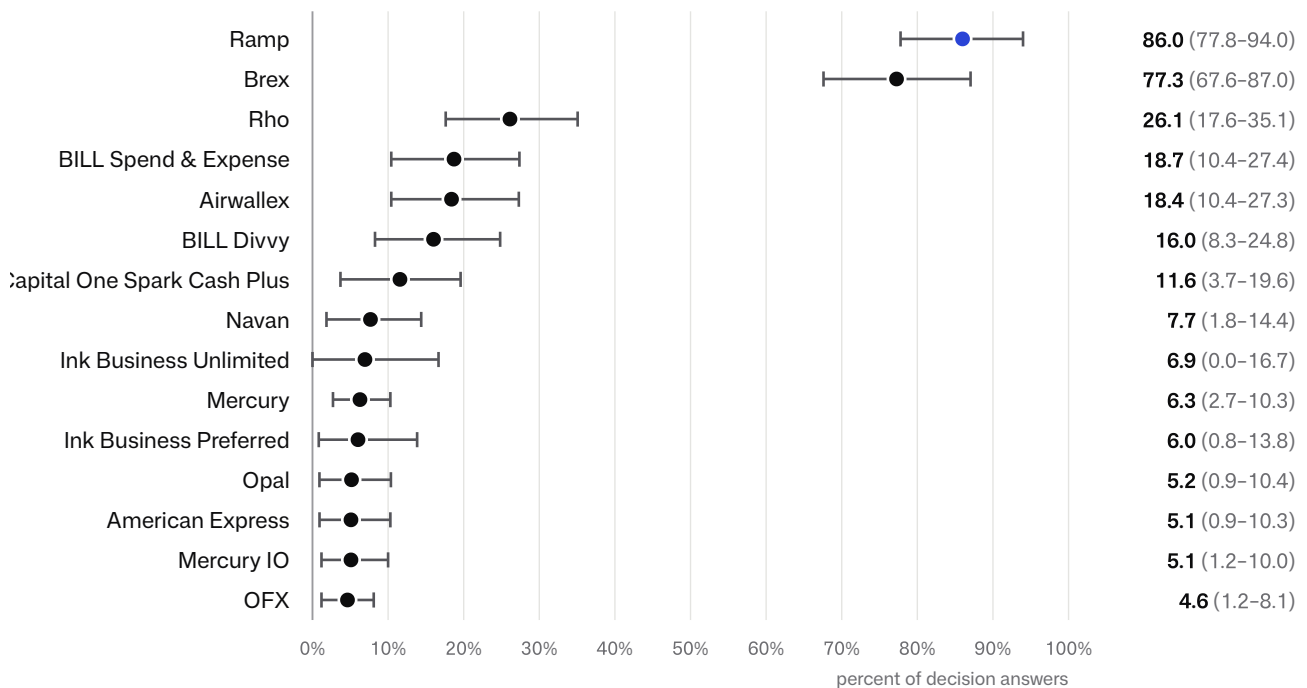


Figure 1a. United States: recommendation rate with its 90% interval, top 15 brands. Dot: the rate; line: the interval, from a cluster bootstrap over questions. The leader is marked in blue.

Table 1a. United States: recommendation rate overall and per AI, percent of the panel's decision answers. Shading rises with the rate.

#	BRAND	OVERALL	90% INTERVAL	CHATGPT	CLAUDE	GEMINI	PERPLEXITY
1	Ramp	86.0	77.8–94.0	89.7	81.2	90.7	82.3
2	Brex	77.3	67.6–87.0	63.5	82.0	95.2	68.3
3	Rho	26.1	17.6–35.1	20.4	45.0	35.4	3.7
4	BILL Spend & Expense	18.7	10.4–27.4	3.7	15.9	39.4	15.9
5	Airwallex	18.4	10.4–27.3	9.3	22.5	38.1	3.7
6	BILL Divvy	16.0	8.3–24.8	9.3	34.4	14.8	5.6
7	Capital One Spark Cash Plus	11.6	3.7–19.6	0.0	24.1	11.1	11.1
8	Navan	7.7	1.8–14.4	7.4	3.7	15.9	3.7
9	Ink Business Unlimited	6.9	0.0–16.7	5.6	11.1	5.6	5.6
10	Mercury	6.3	2.7–10.3	0.0	9.3	15.9	0.0
11	Ink Business Preferred	6.0	0.8–13.8	0.0	13.0	5.6	5.6
12	Opal	5.2	0.9–10.4	0.0	8.5	12.2	0.0
13	American Express	5.1	0.9–10.3	11.1	0.0	9.3	0.0
14	Mercury IO	5.1	1.2–10.0	7.4	13.0	0.0	0.0
15	OFX	4.6	1.2–8.1	0.0	9.3	9.3	0.0

Europe – composite research panel

The top 15 of 200 brands named in this panel.

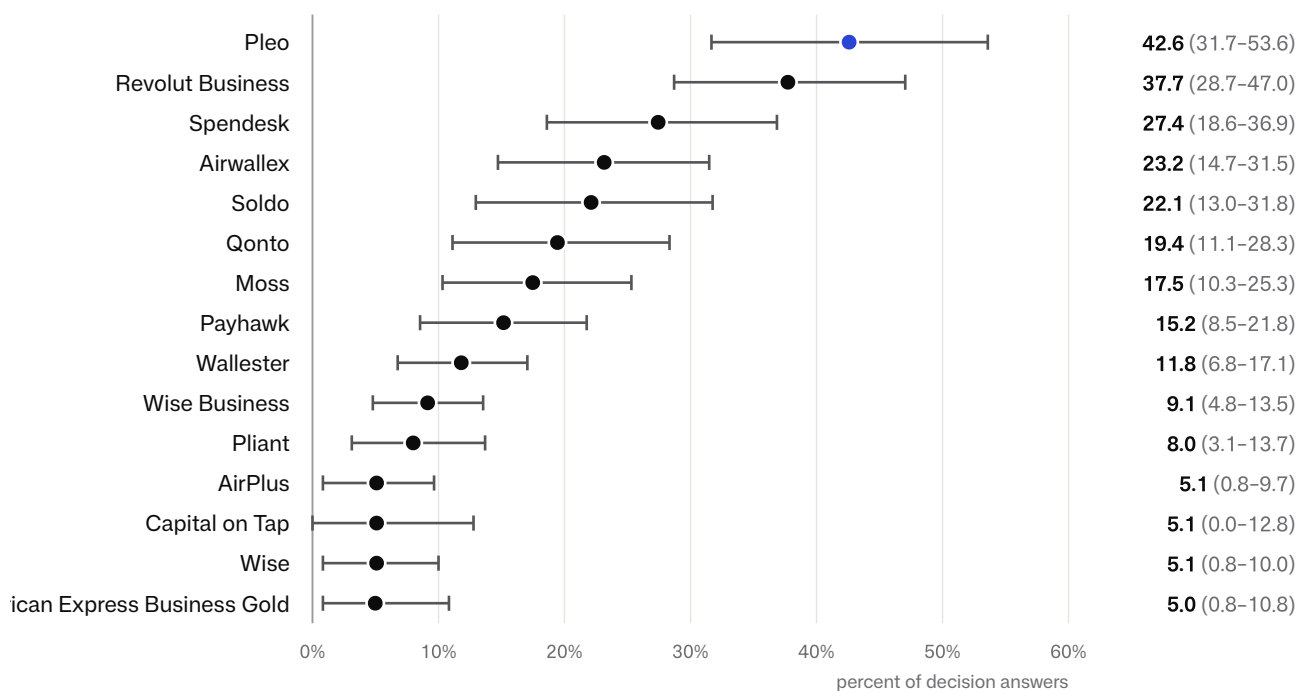
**Figure 1b.** Europe – composite research panel: recommendation rate with its 90% interval, top 15 brands. Dot: the rate; line: the interval, from a cluster bootstrap over questions. The leader is marked in blue.

Table 1b. Europe – composite research panel: recommendation rate overall and per AI, percent of the panel's decision answers. Shading rises with the rate.

#	BRAND	OVERALL	90% INTERVAL	CHATGPT	CLAUDE	GEMINI	PERPLEXITY
1	Pleo	42.6	31.7–53.6	32.9	52.8	48.1	36.6
2	Revolut Business	37.7	28.7–47.0	35.6	47.7	39.4	28.2
3	Spendesk	27.4	18.6–36.9	20.4	32.4	36.6	20.4
4	Airwallex	23.2	14.7–31.5	12.5	16.2	51.4	12.5
5	Soldo	22.1	13.0–31.8	15.7	12.5	36.1	24.1
6	Qonto	19.4	11.1–28.3	16.2	32.9	20.4	8.3
7	Moss	17.5	10.3–25.3	12.0	16.7	28.7	12.5
8	Payhawk	15.2	8.5–21.8	8.3	16.7	31.5	4.2
9	Wallester	11.8	6.8–17.1	3.7	19.9	19.9	3.7
10	Wise Business	9.1	4.8–13.5	4.2	7.9	12.5	12.0
11	Pliant	8.0	3.1–13.7	0.0	4.2	24.1	3.7
12	AirPlus	5.1	0.8–9.7	0.0	0.0	12.0	8.3
13	Capital on Tap	5.1	0.0–12.8	7.9	4.2	4.2	4.2
14	Wise	5.1	0.8–10.0	7.9	8.3	0.0	4.2
15	American Express Business Gold	5.0	0.8–10.8	0.0	7.9	4.2	7.9

2 Where the AIs disagree

Among each panel's top 15, the brands with the largest gap between the AI that recommended them most and the AI that recommended them least.

United States

Table 2a. United States: the five widest gaps between AIs, in percentage points.

BRAND	HIGHEST	RATE	LOWEST	RATE	GAP, POINTS
Rho	Claude	45.0%	Perplexity	3.7%	41.3
BILL Spend & Expense	Gemini	39.4%	ChatGPT	3.7%	35.7
Airwallex	Gemini	38.1%	Perplexity	3.7%	34.4
Brex	Gemini	95.2%	ChatGPT	63.5%	31.8
BILL Divvy	Claude	34.4%	Perplexity	5.6%	28.8

Europe – composite research panel

Table 2b. Europe – composite research panel: the five widest gaps between AIs, in percentage points.

BRAND	HIGHEST	RATE	LOWEST	RATE	GAP, POINTS
Airwallex	Gemini	51.4%	ChatGPT	12.5%	38.9
Payhawk	Gemini	31.5%	Perplexity	4.2%	27.3
Qonto	Claude	32.9%	Perplexity	8.3%	24.5
Pliant	Gemini	24.1%	ChatGPT	0.0%	24.1
Soldo	Gemini	36.1%	Claude	12.5%	23.6

3 How each AI answers

United States

Table 3a. United States: medians per answer across each AI's 30 answers, and how many questions it searched the web on.

PER ANSWER, MEDIAN	CHATGPT	CLAUDE	GEMINI	PERPLEXITY
Searched the web (questions)	30 of 30	30 of 30	23 of 30	30 of 30
Searches per answer	4.5	2	3.5	3
Pages found	39	17	12	15
Pages cited	3	7	12	4
Brands named	3	6	6.5	2
Brands recommended	3	5.5	5	2
Words per answer	232.5	410	508.5	186

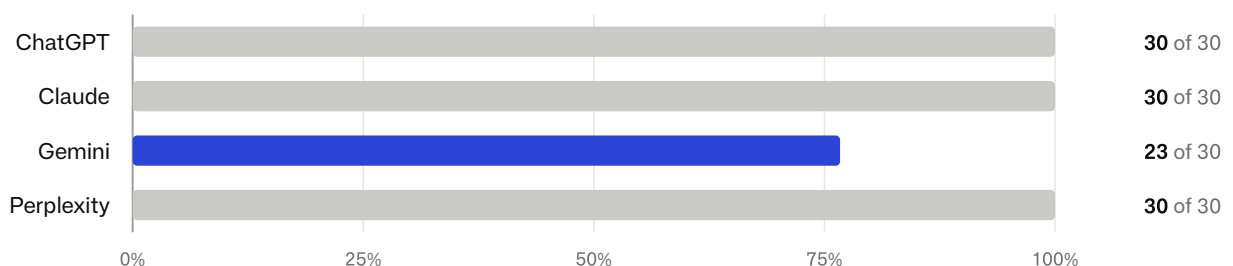


Figure 2a. United States: questions on which each AI ran a web search, of 30. Blue: fewer than all.

Gemini answered 7 of 30 questions without running any web search. That is the model Citewake asked, `gemini-3.1-flash-lite`, through its API with search available. Across all four AIs, 392 searches were run; 20.4% of them included a year. Every page Gemini reported was one it cited, so its pages found and cited match.

Europe – composite research panel

Table 3b. Europe – composite research panel: medians per answer across each AI's 30 answers, and how many questions it searched the web on.

PER ANSWER, MEDIAN	CHATGPT	CLAUDE	GEMINI	PERPLEXITY
Searched the web (questions)	30 of 30	30 of 30	15 of 30	30 of 30
Searches per answer	6	2	2	3
Pages found	44.5	18	3.5	15
Pages cited	3	6	3.5	4
Brands named	4	6	6.5	3
Brands recommended	3	4.5	5	3
Words per answer	195.5	428.5	487	168.5

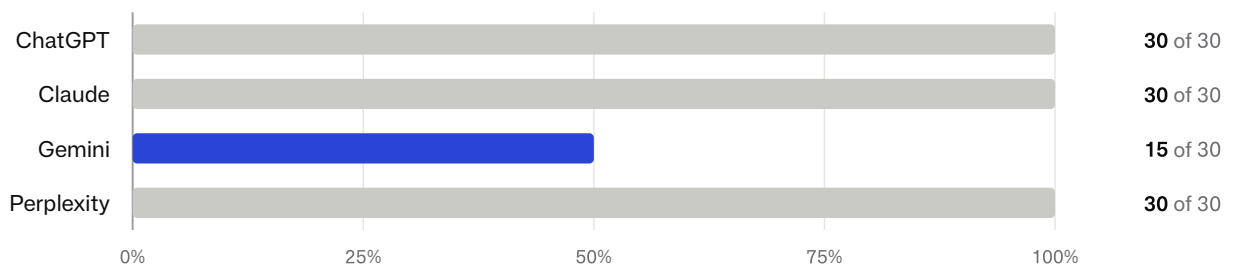


Figure 2b. Europe – composite research panel: questions on which each AI ran a web search, of 30. Blue: fewer than all.

Gemini answered 15 of 30 questions without running any web search. That is the model Citewake asked, `gemini-3.1-flash-lite`, through its API with search available. Across all four AIs, 396 searches were run; 14.9% of them included a year. Every page Gemini reported was one it cited, so its pages found and cited match.

4 The sites the AIs cite

United States

Share of the panel's 120 answers whose cited pages include the domain.

Table 4a. United States: the ten domains cited in the most answers.

#	DOMAIN	ANSWERS CITING IT	SHARE OF 120
1	ramp.com	59	49.2%
2	brex.com	56	46.7%
3	americanexpress.com	21	17.5%
4	support.ramp.com	20	16.7%
5	airwallex.com	19	15.8%
6	bill.com	18	15.0%
7	rho.co	18	15.0%
8	aspireapp.com	16	13.3%
9	nerdwallet.com	16	13.3%
10	navan.com	15	12.5%

Table 5a. United States: the five domains each AI cited most, as a share of that AI's own 30 answers.

CHATGPT		CLAUDE		GEMINI		PERPLEXITY	
brex.com	43.3%	ramp.com	60.0%	brex.com	70.0%	ramp.com	46.7%
ramp.com	40.0%	brex.com	30.0%	ramp.com	50.0%	brex.com	43.3%
americanexpress.com	33.3%	nerdwallet.com	30.0%	airwallex.com	43.3%	support.ramp.com	36.7%
support.ramp.com	30.0%	rho.co	26.7%	slash.com	40.0%	americanexpress.com	26.7%
bill.com	13.3%	aspireapp.com	23.3%	navan.com	36.7%	bill.com	16.7%

Europe – composite research panel

Share of the panel's 120 answers whose cited pages include the domain.

Table 4b. Europe – composite research panel: the ten domains cited in the most answers.

#	DOMAIN	ANSWERS CITING IT	SHARE OF 120
1	wise.com	22	18.3%
2	spendesk.com	19	15.8%
3	airwallex.com	16	13.3%
4	revolut.com	16	13.3%
5	pleo.io	15	12.5%
6	qonto.com	12	10.0%
7	soldo.com	11	9.2%
8	getmoss.com	9	7.5%
9	help.revolut.com	8	6.7%
10	americanexpress.com	7	5.8%

Table 5b. Europe – composite research panel: the five domains each AI cited most, as a share of that AI's own 30 answers.

CHATGPT		CLAUDE		GEMINI		PERPLEXITY	
pleo.io	23.3%	spendesk.com	16.7%	airwallex.com	33.3%	revolut.com	26.7%
revolut.com	23.3%	europeanbusinessmagazine.com	13.3%	wise.com	33.3%	wise.com	23.3%
help.revolut.com	16.7%	emburse.com	10.0%	spendesk.com	23.3%	pleo.io	20.0%
wise.com	13.3%	ramp.com	10.0%	soldo.com	20.0%	spendesk.com	20.0%
airwallex.com	10.0%	rho.co	10.0%	getmoss.com	16.7%	soldo.com	10.0%

5 Agreement

United States

On 22 of the 30 questions all four AIs recommended a brand first; they named the same brand first on 6.

Europe – composite research panel

On 26 of the 30 questions all four AIs recommended a brand first; they named the same brand first on 2.

6 Method in brief

- **Questions.** 60 scored questions in three tiers (head, mid, tail), written as a buyer would ask them and never naming a brand, in two panels of 30 (United States) and 30 (Europe – composite research panel). They are listed in section 9. A further 15 validation questions are kept private.

- **Asking.** Each question was asked once of each AI through its official API, with its own web search on and no location sent. Models: ChatGPT: gpt-6-luna; Claude: claude-haiku-5-5; Gemini: gemini-3.1-flash-lite; Perplexity: perplexity/sonar.
- **Collection.** 29 October 2026, 13:45 – 30 October 2026, 04:17 UTC. 240 valid answers of 240 planned: 215 named at least one brand, 25 named none.
- **Reading.** One grand master model (Claude Opus 5.5) read the four answers to each question side by side and marked each brand as recommended, mentioned or negative. A brand counts only if its name appears word for word in the answer.
- **Measure.** Recommendation rate is the share of decision answers in which the AI recommended the brand. The overall rate weights each AI and each tier equally, so it can differ slightly from a raw count. Intervals are 90%, from a cluster bootstrap that resamples whole questions. Each panel is measured on its own questions: United States, 88 decision answers (22 decision questions, 22 answers from each AI); Europe – composite research panel, 100 decision answers (25 decision questions, 25 answers from each AI). 2 popularity questions (which brand is most used, not which to choose) are reported apart and never counted in the recommendation rate.
- **Method.** v0.9, benchmark v1, scoring run 20261030T054023803Z. The full method: citewake.com/methodology.

7 Limitations

- **One run.** Each question was asked once of each AI, in one window of 14 hours 32 minutes. AI answers vary from run to run; the intervals cover variation across questions, not repeat runs.
- **Two panels, never pooled.** The United States panel's questions name the United States. The Europe – composite research panel panel's questions name Austria, Belgium, Germany, Denmark, Spain, France, the United Kingdom, Ireland, Italy, the Netherlands, Poland and Sweden, or Europe as a whole. Questions were in English and no location was sent, so each panel describes the market its questions name, not where an AI was asked from. The panels ask different questions about different markets; they are never pooled, and a difference between them is not a finding about either.
- **Spellings merged.** vividmoney was counted as Vivid.
- **Benchmark figures, not market share.** These are benchmark visibility figures across a fixed bank of questions with equal weight per tier, not estimates of market share.
- **Top picks are rare.** Most answers do not name a single best choice. Even Ramp (United States) was the top pick in only 15.4% and Pleo (Europe – composite research panel) was the top pick in only 5.1% of decision answers, so this report ranks by recommendation rate.

8 Disclosure

Citewake is operated by the team that also builds aipozi, Biotree and livedot. Biotree and livedot appear in these categories. They were measured by the same method as every other brand, with no adjustment. None of them was named in this category.

9 The questions

The 60 scored questions, word for word. Each links to its page with the four answers in full, the searches each AI ran and the sites it found. The 15 validation questions are never published.

Table 6. The scored questions, with tier and type.

ID	QUESTION	PANEL	TIER	TYPE
h01	What's the best corporate card for a US company?	US	head	decision
h02	Which corporate card is best for a US startup?	US	head	decision
h03	Which US company card lets me set spending limits for each employee?	US	head	decision
h04	Which US corporate card gives the best rewards or cashback?	US	head	decision
h05	Which corporate cards are most widely used by US startups?	US	head	decision (popularity)
h06	How do the main US corporate cards compare?	US	head	decision
h07	How do I choose a corporate card for a US company?	US	head	informational
h08	Do US corporate cards require a personal guarantee from the founder?	US	head	informational
h09	What's the best company card for a small business in the US?	US	head	decision
h10	What's the difference between a corporate card, a business credit card and a prepaid company card in the US?	US	head	informational
h11	What's the best corporate card for a company in the UK?	Europe	head	decision
h12	Which corporate card should a startup in Germany give its employees?	Europe	head	decision
h13	Which company card in France lets me control what each employee spends?	Europe	head	decision
h14	What are the main corporate card providers in the Netherlands and how do they compare?	Europe	head	decision
h15	Which company cards in the Netherlands have no monthly fee?	Europe	head	decision
h16	Should a company in Spain give staff company cards or keep reimbursing their expenses?	Europe	head	informational
h17	What's the best company card for a small business in Ireland?	Europe	head	decision
h18	Which business card in Italy has the lowest fees?	Europe	head	decision
h19	Which corporate card works best for a company with staff in several European countries?	Europe	head	decision
h20	Which corporate cards are most widely used by startups in the UK?	Europe	head	decision (popularity)
m01	Corporate card for a US SaaS company with heavy software and advertising spend	US	mid	decision
m02	US corporate card that doesn't need a personal guarantee or a high personal credit score	US	mid	decision
m03	US corporate card with a monthly limit above \$250,000 for a company's advertising spend	US	mid	decision
m04	Charge card paid in full each month or a revolving credit card: which suits a US startup?	US	mid	informational
m05	Corporate card for a US company with employees in several countries	US	mid	decision
m06	Alternatives to traditional bank corporate cards for a fast-growing US company	US	mid	decision

ID	QUESTION	PANEL	TIER	TYPE
m07	US company card provider that issues a virtual card for each software subscription	US	mid	decision
m08	Company card in the US for staff fuel and travel spending	US	mid	decision
m09	US corporate cards with no fees on payments in euros and pounds	US	mid	decision
m10	US corporate card that syncs spending to accounting software automatically	US	mid	decision
m11	UK company card provider that issues a virtual card for each software subscription	Europe	mid	decision
m12	Corporate card for a company in Germany whose staff travel outside Europe often	Europe	mid	decision
m13	Corporate card for an agency in the Netherlands buying ads on behalf of clients	Europe	mid	decision
m14	Corporate cards in France with no fees on payments in US dollars	Europe	mid	decision
m15	Company card in Ireland for a new company with no trading history	Europe	mid	decision
m16	Does a company in the UK need corporate cards if it already uses expense management software?	Europe	mid	informational
m17	Company card in Spain that sends receipts and spending straight to accounting software	Europe	mid	decision
m18	Prepaid company cards in Poland that limit staff to the amount loaded	Europe	mid	decision
m19	Company cards for a ten-person business in Italy	Europe	mid	decision
m20	Corporate card for a SaaS company in Sweden with heavy software and advertising spend	Europe	mid	decision
t01	US corporate card with budgets per team that reset each month	US	tail	decision
t02	US corporate card platform that issues and cancels staff cards automatically when people join or leave in our HR system	US	tail	decision
t03	US corporate card whose limit rises automatically with advertising spend	US	tail	decision
t04	How do I cancel a departing employee's corporate cards and move their subscriptions in a US company?	US	tail	informational
t05	US corporate card programme for several companies with separate limits	US	tail	decision
t06	How do I tell whether a US corporate card's rewards outweigh its fees?	US	tail	informational
t07	US corporate card platform with single sign-on and role-based admin access	US	tail	decision
t08	US company card where each card has its own limit and can be frozen instantly from an app	US	tail	decision
t09	US company card to replace petty cash for staff working on site	US	tail	decision
t10	Who is liable when an employee misuses a company card in the US?	US	tail	informational
t11	UK corporate card that blocks spending at chosen kinds of merchant	Europe	tail	decision
t12	Company card in Germany that prompts staff to upload a receipt straight after each payment	Europe	tail	decision

ID	QUESTION	PANEL	TIER	TYPE
t13	Corporate card in France where a manager approves a purchase before the card will work	Europe	tail	decision
t14	What should a company in the Netherlands do when an employee's company card is used fraudulently?	Europe	tail	informational
t15	Company card in Ireland that captures VAT details from receipts automatically	Europe	tail	decision
t16	Card provider in Spain that issues single-use virtual cards for one-off supplier payments	Europe	tail	decision
t17	Business card platform in Austria with a separate card for every employee under one account	Europe	tail	decision
t18	Company card in Italy where purchases above a set amount need approval	Europe	tail	decision
t19	Company card provider in Denmark that issues a card for each business trip with its own budget and end date	Europe	tail	decision
t20	Is a bank-issued business card or a fintech company card better for a startup in Belgium?	Europe	tail	informational

10 Data

Every answer	<p>All 240 in full, with the web searches each AI ran, every site it found (marked where cited) and the brands read from it. They are also printed in Appendix A.</p> <p>citewake.com/data/editions/2/corporate-cards-answers.csv</p> <p>citewake.com/data/editions/2/corporate-cards-answers.json</p>
Every brand	<p>Every brand named in each panel (United States: 132; Europe – composite research panel: 200), ranked within its panel, with every measure to four decimals.</p> <p>citewake.com/data/editions/2/corporate-cards.csv</p> <p>citewake.com/data/editions/2/corporate-cards.json</p>
Licence	CC BY 4.0. Share and adapt with credit to Citewake.

11 How to cite

APA

Citewake. (2026). Corporate cards: what AI recommends, Citewake Edition 2 (collected 29–30 Oct 2026) (Edition 2) [Data set]. <https://doi.org/10.5281/zenodo.23792158>

BIBTEX

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Appendix A. Every answer

Every scored question, with each AI's answer verbatim, in the order ChatGPT, Claude, Gemini, Perplexity: the exact model and time asked, the brands Citewake read from it, the web searches it ran and the pages its answer cited. Links are shown as their text with the domain. The full list of pages each AI found is in the answers file (section 10).

APPENDIX A · QUESTION H01 · HEAD · RECOMMEND · DECISION

What's the best corporate card for a US company?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp (top pick), Brex, BILL Spend & Expense (Divvy), Amex

For most U.S. companies, I'd start with Ramp—especially if your main goal is to issue employee cards, set spend limits, and simplify expense management. Its core plan is listed at **\$0**, and it combines corporate cards with expense, bill-pay, and accounting tools. The catch: U.S. applicants generally need to be a registered corporation, LLC, or LP and have at least **\$25,000 in a linked U.S. business bank account**. (ramp.com)

Other good fits, depending on your company:

- **Brex** – Consider it for a venture-backed or internationally active company. It offers global cards and multi-currency support, but eligibility is more selective; its stated requirements vary by company type and can include a **\$50,000 cash balance** for funded startups. (brex.com)
- **BILL Spend & Expense (Divvy)** – A strong option if you want budget-based controls and expense tools without a software fee. (bill.com)
- **Amex** – Better if travel benefits and rewards matter more than an integrated spend-management platform. For example, the Business Platinum has a **\$895 annual fee**, so it's worth it only if your company will use enough of its benefits. (americanexpress.com)

Bottom line: Ramp is my default pick for a typical U.S. company; Brex for a qualifying, globally active startup; BILL for a cost-conscious team focused on budgets. If you share your company size, monthly card spend, travel volume, and whether you need a revolving balance or can pay in full, I can narrow it down.

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp (top pick), Brex, Amex Corporate Platinum, BILL Divvy, Aspire, Rho, OFX, Airwallex **MENTIONED** Capital One

There's no single best corporate card. The right one depends on your company's stage, how much cash you hold, and what you spend on. Across 2026 reviews, Ramp comes up most often as the top overall pick.

Best all-around: Ramp. NerdWallet names it its best corporate card, and it's free to start, with \$0 (paid subscriptions available) for the card. One review argues that its free spend-management software does more than the card. Its pricing has \$0 Free; \$15 per user/month Plus, plus a platform fee based on team size. Ramp's expense automation and receipt matching are its main draw.

Other strong options by situation:

- **VC-backed startups:** Brex. One review calls it the pick for VC-backed startups that want global cards and banking in one place. Its limits are tied to your cash position, so it's a poor fit if you don't have a large balance. Note that one source says Brex fits venture-backed startups that can meet its cash-balance underwriting requirements, and another says it is now under Capital One post-acquisition. Verify that before relying on it.
- **Travel-heavy teams:** Amex Corporate Platinum. Reviewers say over 1,550 lounges, elite hotel status are its strength. Its annual fee is US\$550 and it requires US\$10M+ revenue. Your company must be large enough to qualify.
- **Budget-first control:** BILL Divvy. It suits businesses that need strict, budget-first spend controls as their team grows. NerdWallet lists it as best for businesses with smaller bank balances.
- **No US credit history or no personal guarantee:** Aspire or Rho. Aspire's card is secured, backed by a collateral deposit, so it uses a secured, collateral-backed model instead of a personal guarantee. Rho underwriting reviews business financials rather than a personal credit report.
- **Frequent international spending:** OFX or Airwallex. OFX offers no international transaction fee when you spend from held balances in 30+ currencies. Airwallex charges an auto-conversion fee around 1.00% when a held balance can't cover a purchase.

How to choose: Start with what matters most. If you want software and controls, pick Ramp or BILL Divvy. If you want travel perks, pick Amex. If you're a funded startup, consider Brex. If you need to avoid a personal guarantee or lack credit history, pick Aspire or Rho. Compare the annual fee, foreign transaction fee, and cash requirements on each provider's current site, since these change often and many of the sources above are affiliate-supported comparison pages.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:45 UTC

RECOMMENDED Brex, Ramp, Rho, BILL Divvy, American Express (Corporate Platinum/Gold), Airwallex **MENTIONED** Capital One, QuickBooks, Xero, NetSuite

Choosing the "best" corporate card for your US company depends heavily on your business size, growth stage, and specific financial needs—such as whether you prioritize travel perks, spend controls, or accounting integrations.

In 2026, the market is divided between **modern fintech corporate cards** (ideal for startups and tech-forward teams) and **traditional legacy cards** (often better for established enterprises with specific travel or rewards needs).

Top Contenders for 2026

1. Best for Startups & High-Growth Companies

- **Brex:** Now integrated with Capital One's infrastructure, Brex remains a top choice for startups. It is widely recognized for offering high credit limits based on business performance rather than personal credit, and it does not require a personal guarantee. Its strengths include AI-powered spend controls, real-time visibility, and seamless integration with accounting software.
- **Ramp:** Frequently cited for its focus on spend management and expense automation. It is highly regarded by finance teams for its AI-driven spend forecasting and ability to help companies save money through partner offers rather than just traditional points.

2. Best for Spend Control & Expense Management

- **Rho:** Excellent for companies that want banking, corporate cards, and spend management on a single platform. It provides granular control over employee spending and is noted for its flexibility in repayment terms.
- **BILL Divvy:** A strong option if your primary goal is budget-based controls. It allows finance teams to set strict budgets for departments or projects, making it easier to enforce spending policies at the point of purchase.

3. Best for Travel & Established Enterprises

- **American Express (Corporate Platinum/Gold):** These remain the gold standard for travel-heavy organizations. They offer premium travel benefits, lounge access, and robust rewards programs that are difficult for newer fintechs to match. They are typically better suited for more established businesses that meet higher revenue thresholds.

4. Best for Multi-Currency & Global Operations

- **Airwallex:** A top recommendation for businesses operating internationally. It excels in multi-currency spending, allowing you to hold and spend in various currencies to avoid excessive foreign transaction fees and FX markups.

How to Evaluate Your Options

When choosing, do not just look at rewards rates; evaluate based on these operational factors:

- **Liability & Underwriting:** Do you need a card that doesn't require a personal guarantee? Many fintech cards (Brex, Ramp) underwrite based on cash balance, whereas traditional banks may require personal credit checks or longer financial histories.
- **Integration Depth:** Ensure the card's platform syncs automatically with your specific ERP or accounting software (e.g., QuickBooks, Xero, NetSuite) to reduce manual reconciliation.

Question h01 · Gemini, continued

- **Spend Enforcement:** Can the card enforce policies (e.g., spending limits by category or vendor) *before* the transaction happens, or is it a manual post-spend process?
- **Fees vs. Value:** Look at the total cost of ownership. A card with a higher monthly fee might actually save you money if it includes built-in expense management software that you would otherwise have to pay for separately.

Recommendation: If you are a lean, scaling startup, start by looking at **Brex** or **Ramp**. If your company is more established with significant travel requirements, **American Express** is likely the superior choice. If you deal with frequent international payments, consider **Airwallex**.

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Perplexity perplexity/sonar · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp (top pick), Brex, BILL Spend & Expense (formerly Divvy)

For most U.S. companies that want a corporate card plus built-in expense controls, Ramp is a strong default. Its free tier includes cards and basic spend-management tools; paid features start at \$15 per user per month, plus a platform fee. Cashback varies by customer and may be up to 1.5%, so check the offer you're actually eligible for. Ramp generally requires at least \$25,000 in a U.S. business bank account, and the balance is due in full each statement period.⁴⁹¹⁵

But “best” depends on what your company values:

- **Ramp – best general-purpose starting point:** A good fit if you want card controls, expense workflows, and straightforward cashback in one platform. Verify the cashback rate and any platform fees before choosing.⁴⁹
- **Brex – best to consider for venture-backed or internationally active companies:** It offers points with category-specific rewards and no personal guarantee, but eligibility and reward value depend on your company and spending mix. Its free and paid plan options have different features.⁶⁷¹³
- **BILL Spend & Expense (formerly Divvy) – worth comparing for budget-first controls:** The software is listed as free, with rewards subject to conditions such as billing cadence, utilization, and caps.¹²

Bottom line: Start with Ramp if you want a practical all-around card-and-expense platform; compare Brex if your company is venture-backed or spends heavily in its bonus categories, and BILL if budget controls are the priority. These are charge-card programs, not a way to carry a balance, so make sure your cash flow can cover payments.⁹¹²

Question h01 · Perplexity, continued

To narrow it down, the key details are your company stage, approximate monthly card spend, typical spend categories, and whether you need to carry a balance.

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Which corporate card is best for a US startup?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp (top pick), Brex, Rho

For most U.S. startups, I'd start with Ramp—if you're incorporated and keep at least **\$25,000 in a linked U.S. business bank account**. It combines corporate cards with expense controls and accounting tools, and doesn't require a personal guarantee. The trade-off: it's a charge card, so you generally need to pay the balance in full rather than carry it month to month. (support.ramp.com)

Consider **Brex instead** if you're venture-backed, spend internationally, or want stronger travel and global-card features. Its free Essentials plan includes corporate cards and expense tools, but approval depends on your company's financial profile. (brex.com)

If you don't meet Ramp's cash requirement: Rho may be worth checking; it says U.S.-incorporated businesses with an EIN can apply, though monthly payment terms have additional balance requirements. (rho.co)

Bottom line: Ramp for a typical lean startup; Brex for a funded or globally active one. If you need to carry a balance, compare traditional small-business credit cards instead—the corporate-card model usually expects prompt repayment. Terms, rewards, and approval criteria can change, so check the issuer's current offer before applying.

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, Mercury IO, BILL Divvy, Rho, Amex, Chase MENTIONED Capital One

There's no single best card. The right one depends mainly on how much cash your startup holds and whether you're venture-backed. Most of the options below don't require a personal guarantee.

Top picks by situation

- **Ramp, for most funded or growing startups.** Sources describe Ramp as the best overall for no-fee cards and expense automation. You just need an EIN and \$25,000 in a business bank account. Balance must be paid in full each cycle (no revolving credit), so plan for that.
- **Brex, for venture-backed startups.** Brex underwrites on cash balance and funding history (typically ~\$50,000) and offers category rewards plus a linked business account. Brex is also the one most often recommended for companies with little or no credit history. It does not check your personal credit at all during the approval process.

Question h02 · Claude, continued

- **Mercury IO, if you already bank with Mercury.** It makes sense primarily for startups already using Mercury as their business bank, providing unified visibility across banking and spending.
- **BILL Divvy, for lower cash balances.** BILL Divvy suits budget-focused teams with lower cash requirements. Divvy doesn't require a personal guarantee or a credit check.
- **Rho, if you want banking and cards together.** One source says Rho is strong when banking and cards should sit together. Its monthly terms depend on underwriting, and one listing shows \$25,000 at Rho or \$75,000 across Rho and linked business accounts.
- **Amex or Chase cards, if you want rewards and have strong personal credit.** These are usually cheaper to get but carry more risk. Most traditional business credit cards (Chase, Capital One, Amex) require a personal guarantee, meaning you're personally liable if the business can't pay.

How to decide

1. **Cash on hand:** Under about \$25,000, look at BILL Divvy or a traditional card. Around \$25,000 or more, Ramp is the usual default. Around \$50,000 or more with venture backing, Brex is a strong option.
2. **Liability:** If you don't want to be personally on the hook, avoid personal-guarantee cards.
3. **Where you bank:** If you already use Mercury or Rho, their cards integrate easily.

Eligibility thresholds and rewards change often and vary by applicant, so check current terms on each issuer's site before applying. Sources disagree on some figures, such as Ramp's minimum balance, so confirm those directly too.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:45 UTC

RECOMMENDED Brex, Ramp, Mercury, BILL Divvy, Rho, Airwallex, OFX MENTIONED QuickBooks, NetSuite, Ramp Plus

For most US startups, the "best" corporate card is not just a credit card, but an integrated **spend management platform** that combines cards with expense tracking, accounting automation, and real-time budget controls.

Since you are a startup, you likely want to avoid a personal guarantee and personal credit checks. The market leaders for 2026 generally evaluate your business based on cash flow, revenue, or funding rather than your personal credit.

Top Recommendations for 2026

Platform	Best For	Key Strengths
Brex	Venture-backed startups	High limits, excellent rewards for tech-heavy spend, and specialized perks for funded startups.

Question h02 · Gemini, continued

Platform	Best For	Key Strengths
Ramp	Spend control & efficiency	AI-driven expense automation and a focus on identifying cost savings across your software subscriptions.
Mercury	Early-stage / Banking	Best if you want your banking and card on a single platform; no-PG options for startups with significant cash balances.
BILL (Divvy)	Workflow-rich teams	Excellent for companies that need deep budgeting features and receipt capture for 10+ cardholders without subscription fees.
Rho	Growth-stage / All-in-one	Strong combination of banking, AP automation, and treasury tools in one interface.

How to Choose the Right Card

To decide which is right for your specific situation, consider these four factors:

1. Underwriting Requirements

- **Funded Startups:** If you have venture capital or institutional funding, **Brex** is often the industry standard due to its ability to scale limits based on your cash position.
- **Early-Stage / Bootstrapped:** If you are pre-revenue or early-stage, look for platforms like **Mercury** or **Ramp** that can underwrite based on your existing business bank account balance.

2. Your Primary Pain Point

- **If you hate manual bookkeeping:** Focus on **Ramp** or **BILL**, which are highly regarded for their ability to automatically match receipts and sync with accounting software (like QuickBooks or NetSuite), effectively "disappearing" the finance work.
- **If you have complex multi-currency needs:** Providers like **Airwallex** or **OFX** offer better support for global operations and international spending without excessive fees.

3. Avoiding Personal Guarantees (No-PG)

Many modern corporate cards for startups do **not** require a personal guarantee. However, they often require you to have a certain amount of cash in your business bank account (often \$25k+) or a verifiable revenue history. Always verify the current terms during your application, as these can change.

4. Total Cost of Ownership

Don't just look at annual fees (\$0 is standard for these modern cards). Look for:

- **Per-user software fees:** Some platforms charge for advanced features (e.g., Ramp Plus).
- **FX Fees:** If you spend internationally, ensure the card offers low or zero foreign transaction fees.

Summary Advice

- **Start simple:** If you are just starting, **Mercury** is often the easiest path because it keeps your banking and credit in one place.
- **Scale as you grow:** As you add more employees and need stricter department budgets, migrating to a platform like **Ramp** or **BILL** can provide the advanced controls necessary to keep your finance team from being overwhelmed.

SEARCHED

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Question h02 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp (top pick), Brex

For most US startups, I'd shortlist Ramp first—especially if your priority is straightforward expense controls and automation with no-cost entry. Its core card and expense tools are listed at \$0, with unlimited cards; paid features are available, and approval is subject to credit review.⁵¹⁵

Choose Brex instead if you're venture-backed and want a rewards-focused card or startup-specific financial tools. Brex advertises points rewards and a free Essentials plan, but eligibility can be a hurdle: its published requirements include a US-incorporated business, and funded startups may need at least \$50,000 in cash for monthly-payment card access.³⁸¹⁰¹²

Quick rule of thumb

- **Bootstrapped or lean team:** Start with Ramp, but check its current approval and cash requirements.¹³
- **Funded startup with substantial cash:** Compare Brex's rewards and terms against Ramp's automation features.⁸¹⁰
- **Need a revolving balance:** These are generally charge-card products, so confirm payment timing and cash-flow fit before applying.¹⁴

There isn't a universal winner: the best choice depends on your funding, cash balance, spending mix, and whether rewards or finance automation matters more. Verify current eligibility, fees, foreign-transaction terms, and reward conditions directly before signing up.

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APPENDIX A · QUESTION H03 · HEAD · RECOMMEND · DECISION

Which US company card lets me set spending limits for each employee?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

RECOMMENDED U.S. Bank, American Express, Chase Ink, Ramp

Several U.S. business-card providers let you set a spending limit for each employee. **U.S. Bank** says its business card program supports individual cardmember limits; **American Express** lets you set or change employee-card limits; and **Chase Ink** allows individual limits for employee cards. (usbank.com)

If you want more flexible controls—like custom limits on employee expense cards—**Ramp** is another option. (ramp.com)

If you tell me whether you want a traditional credit card or an expense-management card, I can narrow it down.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Chase Ink, Ramp, Brex, Mercury

Several US cards let you set a separate limit for each employee. The best fit depends on whether you want a traditional bank card or a spend-management platform.

- **Chase Ink Business cards:** Chase's Ink Business Preferred is a strong pick for teams. Employee cards are added at no additional cost, and you can set individual spending limits for each cardholder through Chase's online portal.
- **American Express business cards:** Amex suits companies that want to stay with a traditional issuer. Amex supports up to 99 Employee Cards per account, with per-billing-cycle spending limits set online or by phone, and the ability to pause and resume spending on Employee Cards at any time. One reviewer also notes that Amex also offers individual spending limits, card freezes, alerts, and up to 99 employee cards.
- **Capital One Spark Cash Plus:** One source says Capital One Spark Cash Plus earns unlimited 2% cash back on every purchase, and another lists free employee cards as a feature. Confirm the per-employee limit controls directly with Capital One, since the sources are less specific about them.
- **Ramp:** Ramp is a platform with strong controls, and its spend limits, preset accounting codes, approval rules and automatic receipt matching come on a free tier at \$0 per user per month. Its corporate card has eligibility requirements: businesses must be registered in the U.S. and have at least \$25,000 in a linked U.S. business bank account.
- **Brex and Mercury:** Brex includes spend limits, merchant and category rules, embedded policies, and policy-based approval workflows. Mercury IO lets businesses set spending limits, merchant locks, category restrictions, and receipt and memo rules.

Question h03 · Claude, continued

If you want a simple bank card with per-person limits, start with Chase Ink or Amex. If you want detailed rules by category or merchant and approval workflows, look at Ramp, Brex, or Mercury. Card terms change often, so check the issuer's current offer before applying.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, BILL Spend & Expense, Brex, Perk MENTIONED Capital One, American Express

Many modern US corporate card platforms are designed specifically to allow you to set spending limits for each employee. Unlike traditional business credit cards that often provide a single shared credit line, these platforms provide **spend management software** that lets you control, monitor, and restrict spending at the individual card or user level.

Top Platforms for Employee Spending Controls

The following platforms are widely used by US businesses to enforce individual spending limits:

- **Ramp:** Known for its automation and real-time spend controls. You can issue physical or virtual cards to employees and set custom spending limits, as well as merchant category restrictions, to prevent unauthorized purchases.
- **BILL Spend & Expense (formerly Divvy):** Specifically built with a focus on budgeting and proactive spend control. It allows you to set budgets and spending limits for employees or teams, which are enforced in real-time.
- **Brex:** Now part of Capital One, Brex offers robust expense management tools that allow admins to issue cards with specific, built-in spending limits. You can set recurring limits or one-time spend caps, and employees can even request limit increases through the platform.
- **Perk:** An AI-powered platform that focuses on full visibility and policy enforcement, allowing finance teams to set pre-approved limits that employees must operate within.

Key Features to Look For

When choosing a provider, look for these specific "proactive" control features rather than just standard credit cards:

- **Custom Spending Limits:** The ability to set unique monthly, weekly, or per-transaction caps for each employee.
- **Merchant Category Restrictions:** The ability to block cards from working at specific types of businesses (e.g., gambling, entertainment).
- **Virtual Cards:** The ability to generate unique card numbers for specific subscriptions or one-time purchases, which can be instantly frozen or canceled if compromised.
- **Real-Time Monitoring:** Notifications and dashboards that show you exactly when and where an employee spends money the moment it happens.

Question h03 · Gemini, continued

A Note on Traditional Cards

While some traditional bank-issued small business credit cards (such as those from Capital One or American Express) allow for some level of control over authorized users, they often lack the granular, real-time software enforcement provided by the fintech platforms listed above. If your primary goal is to **prevent** overspending before it happens (rather than reviewing it after the fact), dedicated spend management platforms like **Ramp**, **BILL**, or **Brex** are generally the industry-standard choice.

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Perplexity perplexity/sonar · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex

Ramp lets company admins set customized spending limits for each employee's card and adjust them as needed.⁴

Brex offers this too: admins can set employee card limits or assign individual spend limits.¹²¹⁵

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US company cards set spending limits per employee official business card
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Which US corporate card gives the best rewards or cashback?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

RECOMMENDED Rho (top pick), Rippling, Brex

For the highest straightforward cashback, Rho appears strongest—but only if you qualify for Rho Platinum. It offers **2% back on eligible spend with Daily Terms**, or **1.75% with Monthly Terms**. Platinum requires running payroll through Rho, depositing business revenue there, and keeping at least 50% of company assets there. The 2% rate is capped at **\$1 million of eligible annual spend**, and some categories—including utilities, Walmart and non-U.S. transactions—are excluded. (rho.co)

Other contenders:

- **Rippling:** up to **1.75% back** on eligible purchases; worth considering if you already use Rippling, but check your offer's terms. (rippling.com)
- **Brex:** potentially better value for travel-heavy spending—up to **7× points** in some categories—but points are worth less when redeemed for cash than for Brex travel. (brex.com)

Bottom line: Pick **Rho** if you're comfortable consolidating finances there and meet the Platinum requirements; otherwise, compare Rippling's specific offer with the cash value you'd actually get from Brex points. Corporate-card eligibility and reward terms vary, so confirm the exact offer before applying.

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Capital One Spark Cash, Wells Fargo Signify Business Cash, Capital One Spark Cash Plus, Amex Blue Business Cash, Ink Business Unlimited, Ink Business Cash, Brex, Rippling Corporate Card, Ramp Business Card, Amex Business Platinum

There's no single winner. The best card depends on your monthly spend, whether you want a true corporate card with expense controls, and whether you travel. Current 2026 roundups mostly point to these options:

Best flat-rate cash back (2%)

- **Capital One Spark Cash:** Earn unlimited 2% cash back for your business on every purchase, everywhere, no limits or category restrictions. It also offers 5% on hotels and rental cars booked through Capital One Business Travel.
- **Wells Fargo Signify Business Cash:** A 2% flat rate with \$0 annual fees.
- **Capital One Spark Cash Plus:** It allows business owners to earn unlimited 2% cash back on every purchase, and Capital One will refund the card's annual fee if the business meets a minimum spend of \$150,000 annually. This only makes sense for high-spending companies.

Question h04 · Claude, continued

Best for moderate spending

- **Amex Blue Business Cash:** For businesses with moderate spending (ideally below \$50,000 annually), The American Express Blue Business Cash® Card offers excellent and straightforward cash back on all business purchases—without an annual fee. Note that the 2% rate applies to the first \$50k per year, then drops to 1%.

Best 1.5% with no fee and a strong bonus

- **Ink Business Unlimited:** Earn unlimited 1.5% cash back on every purchase made for your business. Welcome bonus: Earn \$750 bonus cash back after you spend \$6,000 on purchases in the first 3 months from account opening.

Best for category bonuses

- **Ink Business Cash:** Cardholders can earn 5% cash back on office supplies and select utilities, as well as 2% on other select categories. Those bonus rates are capped, so check the limits before counting on them.

True corporate cards (expense management and employee cards)

- **Brex:** Strong for rewards multipliers. You'll earn 7x points on rideshare services, 4x on flights and prepaid hotels booked through Brex travel, 3x at restaurants, and 2x on software purchases.
- **Rippling Corporate Card:** Earns an elevated flat rate of up to 1.75% cash back on purchases.
- **Ramp Business Card:** Earn up to 1.5% cash back on all purchases, with no annual fee and no personal guarantee or credit check.

Premium travel option

- **Amex Business Platinum:** It carries a \$695 annual fee but offers 5x on flights and prepaid hotels booked through Amex Travel, plus lounge access. It only pays off if you travel heavily.

How to choose

- If you spend roughly \$2,000–\$5,000 a month on a general basis, a flat 2% card is usually the simplest winner.
- If you need employee cards, spend controls, and accounting integrations, the corporate cards (Brex, Ramp, Rippling) may be worth more than a few tenths of a percent in cash back.
- Check the current rates, caps, and fees on the issuer's site before applying, since these roundups change often.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, Airwallex, Capital One Spark Cash Plus, U.S. Bank Triple Cash Rewards Visa® Business Card, The Blue Business® Plus Credit Card from American Express, American Express Business Platinum Card, Chase Ink Business Premier, Capital One Venture X Business, BILL

Determining the "best" corporate or business card depends heavily on your company's size, spending patterns, and whether you prioritize **cashback** or **travel rewards**.

It is important to distinguish between **business credit cards** (typically for small-to-mid-sized businesses) and **corporate cards** (designed for larger, established companies with higher revenue and more complex needs).

1. Corporate Cards (For Larger, Established Businesses)

These programs focus on expense management, spend controls, and global integration rather than just consumer-style rewards.

- **Ramp & Brex:** Often favored for being "software-native". They offer robust expense management, real-time policy enforcement, and seamless accounting integration. Rewards are often tailored to business software or flat-rate cashback.
- **Airwallex:** Known for offering up to 2% cashback and multi-currency capabilities, which is advantageous for companies with international spend.

2. Business Credit Cards (For Startups & SMEs)

If your business is smaller, you will likely find better value and higher, more straightforward rewards with traditional business credit cards.

Best for Cashback

- **Capital One Spark Cash Plus:** A "workhorse" card that typically offers a flat-rate cashback percentage (often 1.5%–2%) on all purchases, making it excellent for simplicity and high-volume, non-category-specific spending.
- **U.S. Bank Triple Cash Rewards Visa® Business Card:** Highly rated for its cash-back potential, often featuring bonus categories and no annual fee.
- **The Blue Business® Plus Credit Card from American Express:** Popular for its flat-rate rewards on everyday business expenses without an annual fee.

Best for Travel Rewards

- **American Express Business Platinum Card:** Often considered the leader for premium travel. It offers high-value rewards (like 5x points on flights) and significant perks, including airport lounge access and status matches.
- **Chase Ink Business Premier®:** A strong contender for travel-heavy teams, offering high earning rates and flexible redemption options through Chase Ultimate Rewards®.
- **Capital One Venture X Business:** A top-tier premium travel card that balances travel perks with effective reward-earning rates.

How to Choose

To find the right fit, evaluate your company based on these three criteria:

1. **Spending Volume & Category:** If your spend is concentrated in specific categories (like travel or software), look for cards with category multipliers. If your spending is diverse, a flat-rate cashback card is usually more valuable.
2. **Expense Management Needs:** If you have dozens or hundreds of employees, prioritize cards with built-in software for receipt matching, automated approval workflows, and granular spend controls (e.g., Ramp, Brex, or BILL).

Question h04 · Gemini, continued

- 3. Liability Structure:** Traditional business cards often require a personal guarantee from the founder. Corporate cards typically rely on corporate liability, which protects personal assets but requires significant business revenue and financial documentation to qualify.

***Disclaimer:** Rewards programs and card terms change frequently. Before applying, review the current fee structures, interest rates, and eligibility requirements on the issuer's official website.*

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Perplexity perplexity/sonar · 29 October 2026, 13:45 UTC

RECOMMENDED Capital One Spark Cash Plus (top pick), Ramp, Bank of America Business Advantage Unlimited Cash Rewards, Chase Ink Business Cash

Best overall for a straightforward 2% back: Capital One Spark Cash Plus—it earns unlimited 2% cash back on purchases. It has a \$150 annual fee, which is refunded in years you spend at least \$150,000. ⁵

If by **corporate card** you mean a spend-management card for a company rather than a conventional small-business credit card, **Ramp** may be a better fit: it advertises cash back, no annual fee, and no personal guarantee. Check the specific offer and eligibility, since corporate-card rewards and approval terms can differ. ¹

Other good fits:

- **Bank of America Business Advantage Unlimited Cash Rewards:** up to 2.62% back if your business qualifies for the top Preferred Rewards for Business tier; otherwise 1.5%. ²
- **Chase Ink Business Cash:** 5% in select categories—office supply stores and internet, cable, and phone services—on the first \$25,000 in combined annual spend, then 1% on other purchases. ⁴

Bottom line: Spark Cash Plus is a strong pick for uncapped, simple cashback if you can make the fee worthwhile. For a no-annual-fee corporate spend platform, compare Ramp's current offer and approval requirements.

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Question h04 · Perplexity, continued

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Which corporate cards are most widely used by US startups?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, American Express, Mercury

Ramp and Brex are the two names most commonly associated with U.S. startups, especially venture-backed tech companies. After those, **American Express and Mercury** are also commonly used; some startups use a spend-management card alongside a traditional business card.

A useful caveat: there isn't a single definitive census of startup card usage, and rankings vary by sample. In Pilot's May 2025 analysis of 1,700+ tech companies, Brex and Ramp led; Mercury was a notable smaller player. A separate finance-stack survey also put Ramp first, with AmEx and Brex next. (pilot.com)

So, as a quick shorthand:

1. **Ramp** – one of the most prevalent startup spend-management cards
2. **Brex** – another major choice, particularly among funded startups
3. **American Express** – often used for traditional credit and travel rewards
4. **Mercury** – a common option for startups already using Mercury for banking

Exact order depends on whether you mean *venture-backed tech startups*, all small businesses, or cards used for particular purposes like travel.

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Brex, Ramp, Mercury, Rho, BILL Divvy, Chase Ink Business, American Express Business, Capital One Spark

I couldn't find usage-share data, so I can't say which cards are used most often. The sources below are mostly vendor blogs and affiliate-driven comparison sites, so treat them as a guide to what's commonly recommended rather than a market ranking.

Fintech corporate cards (the most-cited options for venture-backed startups)

- **Brex:** Often named the top pick for funded startups. One guide calls it the best corporate card overall and notes that your company only needs \$50,000 in the bank to qualify. Approval is based on the business rather than personal credit.
- **Ramp:** Usually recommended for cost control and expense automation. One comparison says bootstrapped or growing businesses with at least ~\$25,000 in the bank get the most from Ramp. Another lists its \$0 annual fee, no personal guarantee as standout features.
- **Mercury (IO Card), Rho, and BILL Divvy:** These appear frequently in lists. Mercury's card is tied to its banking product, Rho is pitched as a banking-plus-card bundle, and BILL Divvy is described as suited to budget-focused teams with lower cash requirements.

Traditional bank and card-issuer options

Question h05 · Claude, continued

- **Chase Ink Business (Unlimited, Cash, Preferred):** A common pick for bootstrapped founders. Guides note these cards usually require a personal guarantee.
- **American Express Business (Blue Business Plus, Gold, Platinum):** Popular for rewards and travel perks. Amex business cards typically require good personal credit.
- **Capital One Spark:** Often suggested for founders with fair or limited credit.

How sources suggest choosing

Most guides split the market by cash position. Traditional bank cards tend to suit founders who have little cash but good personal credit, while fintech cards suit companies with a funded bank balance. One guide suggests Chase and Amex still dominate the traditional side for most bootstrapped founders, with Ramp and Brex becom[ing] realistic once the company holds meaningful cash or has outside funding.

Current terms, minimum balances, and rewards change often, so check each issuer's site before applying.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:45 UTC

RECOMMENDED Brex, Ramp, Mercury, BILL Spend & Expense, Rho, American Express

The market for US startup corporate cards is dominated by a few key fintech platforms that have moved beyond just offering credit to providing comprehensive "finance stacks" (banking, expense management, and spend control).

As of late 2026, the most widely used and recommended corporate cards for US startups include the following:

1. Brex

Brex is arguably the most well-known name in the startup ecosystem. It is widely favored by venture-backed startups because it was designed specifically for companies that may not have traditional credit history but do have cash in the bank.

- **Key Strengths:** High credit limits (often based on cash balance), no personal guarantees, and a robust platform that includes bill pay, travel management, and global payments.
- **Best For:** Scaling and venture-backed startups that need a unified platform for cards, expenses, and treasury management.

2. Ramp

Ramp has seen significant growth by positioning itself as an "expense management" and "cost-control" platform. It is highly popular among companies that prioritize efficiency and want to automate their accounting processes.

- **Key Strengths:** Advanced AI-driven spend forecasting, automated expense reporting, and granular spend controls. It is often praised for its clean interface and ability to help teams cut unnecessary software or vendor spend.
- **Best For:** Cost-conscious teams and companies that want deep insights into where their money is going.

Question h05 - Gemini, continued

3. Mercury

While primarily known as a banking platform for startups, Mercury offers its own corporate cards that integrate seamlessly with its checking and treasury products.

- **Key Strengths:** Deep integration with the startup's primary banking hub. Many founders choose Mercury for its "no-frills" but highly functional banking experience, often pairing it with a spend management tool like Ramp later on.
- **Best For:** Early-stage founders who want a simple, integrated banking and card experience from day one.

Comparison Summary

Provider	Primary Focus	Best Use Case
Brex	All-in-one finance platform	VC-backed startups needing scale
Ramp	Spend management & AI insights	Teams focused on cutting costs/automation
Mercury	Banking + Card integration	Startups wanting a unified banking hub

Other Notable Mentions

- **BILL Spend & Expense (formerly Divvy):** A strong contender for mid-market businesses and startups that prioritize budget-first controls and approvals.
- **Rho:** Often cited for combining banking and corporate cards with flexible repayment terms.
- **American Express (Business Gold/Platinum):** Still widely used by startups that have higher travel needs or prefer the traditional rewards/brand trust associated with Amex.

Recommendation for Founders:

In 2026, the common "playbook" for many startups is to open a **Mercury** account for core banking, and then issue **Ramp** cards for the team to manage expenses. However, if your startup is venture-backed and you want to keep your entire financial stack (cards, banking, and bill pay) under one roof, **Brex** remains the most common all-in-one solution.

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Perplexity perplexity/sonar · 29 October 2026, 13:45 UTC

RECOMMENDED Brex, Ramp, Mercury, American Express

Brex and Ramp appear to be the most widely used corporate-card providers among U.S. startups, with Mercury also a common choice, especially among early-stage companies using its banking platform.

The clearest recent usage figures I found come from Pilot's analysis of anonymized card data from more than 1,700 tech companies: for May 2025, it reports Brex at **54.5%**, Ramp at **36.0%**, American Express at **15.6%**, and Mercury at **8.7%**. These figures add up to more than 100%, so they likely reflect companies using more than one card—not exclusive market shares. ⁵

So, as a practical shortlist: **Brex and Ramp first; Mercury next; then Amex and other providers.** The ranking can vary by startup stage and by whether “widely used” means number of companies, card spend, or payment volume. ⁵⁶

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How do the main US corporate cards compare?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, BILL Divvy, American Express, Rho, Airwallex

“Corporate card” can mean either a **credit/charge card** or a **company-funded card**—and those aren’t interchangeable. Here’s a practical comparison of the main options for U.S. businesses:

Card	Best fit	How it stands out	Main trade-off
Ramp	Teams that want spend controls and bookkeeping automation	Corporate charge card bundled with expense-management tools; no personal guarantee, and eligible spend can earn cash back. (ramp.com)	Approval and credit limits depend on the business’s finances; reward rates and paid software features can vary.
Brex	Startups and companies with substantial or varied spend	Charge card plus finance software; its rewards program advertises up to 7x points in select categories. Brex lists free Essentials and paid Premium plans. (brex.com)	Points aren’t the same as cash: Brex says cash or statement-credit redemptions are worth 0.6¢ per point, while Brex Travel redemptions are typically 1¢. (brex.com)
BILL Divvy	Businesses that want budgets attached to employee cards	Combines a card with free-to-use spend-management software, enforceable budgets, and flexible credit options; BILL advertises up to 7x points. (bill.com)	The top points rates depend on the program’s terms and payoff schedule, so compare the effective value—not just the headline multiplier.
American Express Corporate	Established companies, especially those valuing travel perks and a managed card program	Offers Green, Gold, Platinum, virtual, and purchasing-card options. Corporate Platinum is listed at \$550 annually; Gold at \$250. (americanexpress.com)	Fees and rewards depend on card and program enrollment. Corporate Membership Rewards generally earns 1 point per eligible dollar; some Green enrollments have a separate program fee. (americanexpress.com)
Rho	Businesses seeking a card alongside banking and finance tools	Offers card and spend-management products; published comparisons describe cash-back options that vary by plan and may have conditions or caps. (airwallex.com)	Check the current offer and qualification requirements carefully; the highest advertised rate may require shifting banking activity to Rho.
Airwallex	Companies with international spending or multiple currencies	Multi-currency debit cards, spend controls, and foreign-spend features; its U.S. pricing page advertises up to 2% cash rebates on local USD spend. (airwallex.com)	It spends from company funds, so it isn’t a way to borrow or float expenses on a credit line.

Quick take: For expense controls and automation, compare **Ramp, Brex, and BILL Divvy**. For points and travel benefits, look at **Brex or Amex Corporate**. For international spending from held balances, consider **Airwallex**—but treat it as a different product category from a credit card.

Before choosing, check three things: **how the card is funded and repaid, what the rewards are actually worth to your business, and whether the software costs extra**. Approval requirements, credit limits, and terms vary, so the best fit depends on your company’s finances and spending pattern.

Question h06 · ChatGPT, continued

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, BILL Divvy, Capital One Spark Cash Plus MENTIONED Business Platinum Card

The main options split into fintech spend-management cards (Ramp, Brex, BILL Divvy) and traditional Amex or bank cards. The fintech cards generally have no fees and no personal guarantee but require cash on hand. Amex cards carry annual fees and richer perks.

Ramp

- It has no annual fee on its base tier. It has a \$0 annual fee and a \$0 foreign transaction fee.
- Eligibility is based on the business. The Ramp Corporate Card only requires your corporation to have \$25,000 in any U.S. business bank account to qualify, and there's no personal credit check or personal guarantee.
- Rewards are the weak point. One August 2026 report says Ramp's cashback is now a variable 0–1.5% set per business rather than a flat published rate, and Ramp added a \$0.59 fee on standard ACH payments. Older comparisons still cite a flat 1.5%, so check your own rate.
- Its paid tier, Plus, is \$15/user/month, plus a platform fee based on team size.

Brex

- Brex is the usual pick for venture-backed startups. Its base tier has no fee, and Premium is \$12/user/month.
- Rewards are points by category. The sources differ on the top multiplier, with 7x on rideshare, 4x on travel, 3x on restaurants, 2x on software subscriptions, 1x on everything else.
- Qualifying is harder. One comparison says Brex requires a minimum \$50K in cash reserves to qualify. Another notes Brex wants startups to have equity investments or at least \$50,000.

American Express corporate and business cards

- These carry real fees. The Business Platinum Card carries an \$895 annual fee and earns Membership Rewards points with multipliers on flights booked directly with airlines and prepaid hotels booked through Amex Travel.

Question h06 · Claude, continued

- Amex is the most likely of the group to require a personal guarantee. Amex typically requires a personal guarantee and strong credit.
- Its strength is perks and travel value, not lower cost. Amex offers the option to either let your employees keep and use their own points or to send all points to a single bucket owned and operated by the company.

BILL Divvy

- It is a lower-cost alternative. One guide says it suits budget-focused teams with lower cash requirements.

Capital One Spark Cash Plus (charge card)

- It is a higher-fee, higher-reward option. A March 2026 NerdWallet listing shows an annual fee \$150 and rewards rate 2%–5% cashback, with the caveat that it requires excellent credit.

Rough guide to choosing

- Pre-revenue or small teams that want simplicity and no personal guarantee: Ramp.
- Funded startups with heavy travel and software spend: Brex.
- Established companies that want premium travel perks and accept fees and a personal guarantee: Amex.
- Companies that need cheaper spend controls with lower cash requirements: BILL Divvy.

Most of these comparisons come from fintech vendors or affiliate-driven sites, and the terms (rates, minimum balances, fees) have been changing in 2026. Confirm current terms directly with each issuer before choosing.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, Rho, Airwallex, American Express **MENTIONED** Capital One, NetSuite, QuickBooks

The U.S. corporate card market has evolved significantly, shifting from traditional credit-based products to comprehensive "spend management" platforms. When comparing them, the decision often comes down to your company's size, funding stage, and whether you prioritize deep expense automation or global financial features.

Market Overview: The Main Players

The landscape is generally split between **modern fintech platforms** (built for automation and control) and **traditional issuers** (known for travel perks and established credit infrastructure).

- **Modern Spend Management Platforms:** Companies like **Ramp**, **Brex**, **Rho**, and **Airwallex** have become the standard for high-growth companies and SMBs. They offer integrated software to automate receipt collection, accounting syncs, and granular spend controls.

Question h06 · Gemini, continued

- **Traditional Issuers: American Express** remains the benchmark for executive travel benefits, robust global acceptance, and traditional corporate credit programs.

Key Comparison Factors

1. Ramp vs. Brex: The High-Growth Leaders

Both platforms offer unlimited virtual cards, real-time spend visibility, and automated receipt matching, but they serve slightly different profiles.

- **Ramp:** Generally favored by businesses focused on **cost control and operational efficiency**. It is highly regarded for its automation tools, ease of use for accounting teams, and "spend-less" philosophy.
- **Brex:** Positioned as a **global financial platform** for venture-backed startups and businesses with international operations. It offers deep travel booking integrations and has significant capabilities for businesses scaling across borders.
 - *Note:* As of 2026, Brex is operating under new ownership following its acquisition by Capital One; users should verify current platform directions and support.

2. Integrated Platforms (Rho, Airwallex)

Some providers go beyond just cards by bundling **banking, bill pay, and treasury services** into one dashboard.

- **Rho:** Focuses on unifying your entire "finance stack"—banking, cards, and accounts payable—into one place to reduce the need for multiple tool integrations.
- **Airwallex:** A strong contender for businesses with significant **international needs**, offering multi-currency cards and global expense management that minimizes foreign transaction markups.

Corporate vs. Business Credit Cards

It is important to ensure you are choosing the right category for your company's stage.

Feature	Business Credit Card	Corporate Card
Target	Small businesses, sole proprietors	Established or high-growth companies
Liability	Often requires personal guarantee	Typically corporate liability
Credit Check	Personal credit check	Based on business financials/funding
Controls	Basic	Advanced (budget, merchant, user)

How to Choose

1. **Define your goal:** Are you looking to earn maximum travel rewards (Amex) or reduce manual bookkeeping time (Ramp/Rho)?
2. **Evaluate your structure:** If you are a venture-backed startup with global employees, a platform like **Brex** may fit better. If you are a domestic SMB focused on cutting costs, **Ramp** is frequently cited as a top choice.
3. **Check integrations:** Before committing, ensure the card program integrates directly with your existing ERP or accounting software (e.g., NetSuite, QuickBooks) to avoid manual data entry.

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Question h06 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, BILL Divvy

For **U.S. companies comparing corporate cards**, the main differences are less about the plastic and more about **how the credit line works, rewards, and the expense-management platform**. Based on the available current product information:

Card	Best fit	Cost and rewards	Credit and controls
Ramp	Teams prioritizing spend controls, automation, and savings	Core card and expense software is listed at \$0 ; paid platform options add features. Ramp advertises cashback, but the rate and terms can depend on the offer and account. ⁵⁹	Corporate charge card with a stated 30-day payback; limit based on business financial factors. No personal guarantee is advertised. ⁷
Brex	Startups and growing or international businesses that want a broad finance platform	Essentials is listed at \$0 per user/month ; Premium at \$12 per user/month . Its published points schedule includes 7x rideshare, 4x Brex Travel flights/prepaid hotels, 3x restaurants, 2x software, and 1x other purchases. ⁶¹²	Offers global cards accepted in 210+ countries and local-currency cards in 50+ countries. Eligibility and limits depend on the company; confirm terms for your business. ¹²
BILL Divvy	Small and midsize teams that want budgets tied closely to employee cards	The card has no annual fee ; rewards vary by payment schedule, with BILL advertising up to 7x on restaurants and 5x on hotels for weekly payments. ¹	Offers fixed or variable credit-line options. The charge-card balance is due in full each cycle; other fees may apply, so check the agreement. ¹

Quick take: Ramp stands out for a free core spend-management setup; Brex for category-based rewards and international reach; and BILL Divvy for budget-linked cards and rewards that can improve with frequent repayment. ¹⁵⁶¹²

Before choosing, compare the **actual approved limit, repayment cadence, reward redemption value, foreign-transaction costs, and which controls or integrations are included in the free tier**. Rewards multipliers are not directly comparable—points, cashback, and redemption options can have different real-world values. **Eligibility and terms vary**, so verify current cardholder agreements and pricing with each provider.

SEARCHED

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Question h06 · Perplexity, continued

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How do I choose a corporate card for a US company?

ChatGPT gpt-6-luna · 29 October 2026, 13:45 UTC

BRANDS READ none

Choose a corporate card by starting with **how your company spends and who is liable for the bill**—then compare rewards. “Corporate card” can mean a formal employee card program or simply a small-business credit card, and the liability and underwriting can differ substantially.

1. Decide what kind of card program you need

- **Formal corporate program:** Often a better fit when employees need cards, finance needs central oversight, or you want underwriting based on the company’s finances.
- **Small-business card:** May be easier for a newer or smaller company to qualify for, but commonly requires an owner’s personal guarantee. Don’t assume that applying with an EIN eliminates personal liability. (chase.com)
- **Charge card vs. revolving credit:** Check whether you must pay the statement in full each cycle or can carry a balance, and what the consequences are if payment is late.

2. Read the liability terms closely

Ask whether liability is **corporate, individual, or shared**, and whether any owner or employee signs a personal guarantee. In some programs, the company is responsible; in others, the company and cardholder can both be liable. Get the answer from the actual agreement—not just the card’s marketing page. (americanexpress.com)

Also ask whether applying involves a personal credit check, whether activity is reported to consumer or business credit bureaus, and what happens to employee cards when someone leaves.

3. Compare the full cost

Look beyond the headline reward rate. Compare:

- Annual and per-card fees
- Foreign-transaction and late-payment fees
- Any financing or balance-carrying costs
- Whether rewards are capped, restricted, or worth using for your business

Estimate rewards against your **actual spending mix**, not a hypothetical maximum. A high reward rate may not compensate for fees, awkward redemption rules, or poor acceptance where your employees shop.

4. Test the controls and bookkeeping workflow

If employees will use cards, check that administrators can set and change individual limits, restrict merchant categories, issue virtual cards, freeze cards, and review transactions promptly. Confirm receipt capture, approval workflows, accounting integrations, and export formats work with your finance process. Virtual cards can offer transaction-specific controls and make reconciliation easier, but verify exactly what the provider supports. (visa.com)

5. Check fit for your business

Ask about eligibility and underwriting: what company financials are required, how the spending limit is set, whether it can change, and whether the company must keep cash on deposit or repay frequently. For travel-heavy companies, verify acceptance, employee support, and travel-related benefits; for purchasing, focus on vendor acceptance, virtual-card controls, and accounting data.

Question h07 · ChatGPT, continued

A practical way to compare offers

Make a short list of two or three candidates and compare them on **liability, total cost, spending controls, accounting fit, and expected rewards**, in that order. Before signing, get written answers to:

1. Who is legally responsible for the balance?
2. Is any personal guarantee required?
3. Is the balance due in full, and on what schedule?
4. What fees and reward limits apply?
5. Can finance set employee limits and see transactions promptly?
6. Does it integrate with our accounting and expense systems?
7. How does underwriting determine and adjust our limit?

For a company with multiple cardholders, a written card policy and regular review of card activity are also important parts of the decision. (americanexpress.com)

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Claude claude-haiku-5-5 · 29 October 2026, 13:45 UTC

RECOMMENDED Ramp, Brex, BILL Divvy, Rho, American Express (Corporate Platinum/Gold) **MENTIONED** QuickBooks

Start by deciding what you need from the card, then compare the options that fit. A few factors matter most for a US company.

1. Confirm the card type and liability. Many "corporate" cards are issued under the company's name, so the company carries the liability rather than the owner. These are issued under your company's name, so you bear the liability for any charges. This setup simplifies reimbursement, reduces employee risk, and makes it easier to enforce spending policies at scale. Also check for a personal guarantee. A common requirement for a small business credit card is a personal guarantee, meaning you are personally responsible if the business defaults. Some corporate-level cards, available to established companies, do not require this but often have stricter eligibility requirements.

2. Match eligibility to your company's profile. Cards that rely on business cash flow instead of personal credit can be a better fit for some firms. Apply for secured cards if you're establishing credit, corporate cards if you have strong cash flow, or entry-level unsecured cards if your personal credit is fair.

3. Map rewards to where you actually spend. The best business card for you will be the one that earns rewards where your business spends most. Look at your last few months of spending first. If spend is varied, a flat-rate card may be simpler. Be sure to pay attention to any quarterly or annual rewards rate caps – many cards drop

Question h07 · Claude, continued

your rate to just 1% after you've reached a certain spending threshold. Also check whether higher rewards depend on how often you pay. For example, one popular platform's category-based rewards (up to 7x on restaurants and 5x on hotels) are a useful benchmark, but rewards depend on billing frequency and monthly spending requirements on some programs.

4. Control fees. Compare annual fees, interest, and hidden charges. Paying in full each month avoids high APR charges that can outweigh reward value. Look closely at foreign transaction fees, late payment penalties, and any other charges that could erode value. If you travel abroad or pay overseas vendors, foreign transaction fees can matter a lot. Some providers charge no international transaction fee when you spend from held balances, while others charge up to 3% over the conversion rate.

5. Evaluate controls and admin tools. A corporate card's main advantage over a standard business card is how it manages employees. Look for additional employee cards with set spending limits, virtual cards, receipt capture, approval workflows, and built-in expense management and integrations with platforms like QuickBooks. The best corporate cards typically offer higher spending limits, robust expense controls, streamlined reporting and accounting tools, flexible billing options, so weigh these against your size and needs.

6. Check the practical details. Confirm credit limits, how payments and due dates work (charge cards often require full monthly payment), and whether your accounting software connects. Also make sure the issuer supports your banking setup.

Shortlist to research (as of late 2026; terms change often, so verify on the issuer's site):

- **Ramp** – \$0 annual fee, expense automation; It has a \$0 annual fee and a \$0 foreign transaction fee.
- **Brex** – Best corporate card (no personal guarantee) per one review; rewards vary by category.
- **BILL Divvy** – good for expense management and budgeting; highest rewards generally require paying more often.
- **Rho** – pairs with business checking; underwriting reviews business financials rather than a personal credit report.
- **American Express Corporate Platinum/Gold** – for executive travel perks; the Platinum card carries a substantial fee (US\$550 annual fee per card in one review), so it only makes sense if you use the perks.

A simple process: list your top three spending categories and monthly volume, decide whether you need expense controls or mainly rewards, shortlist two or three cards that fit, then compare total cost (fees plus the rewards you'll realistically earn). Many providers let you apply without affecting your personal credit score much, so a quick pre-check can help.

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Question h07 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

MENTIONED QuickBooks, Xero

Choosing the right corporate card for a US company depends largely on your business's stage of growth, spending volume, and the level of control your finance team requires.

To make an informed decision, evaluate your needs against the following criteria.

1. Identify Your Business Stage

- **Early-Stage Startups & Small Businesses:** You may be better served by a **small business credit card** initially. These are easier to qualify for, often have simpler rewards programs, and are designed for owner-led teams. Be aware that these often require a personal guarantee from the founder, meaning you are personally liable for the debt.
- **Growing & Established Companies:** As your team size and monthly spend increase, transition to a **corporate card program**. These are designed for organizations with multiple employees, higher transaction volumes, and a need for centralized expense control.

2. Compare Key Features

When evaluating providers, look for these "must-have" features that differentiate modern corporate cards from traditional ones:

- **Liability Structure:** Traditional business cards usually require a personal guarantee. True corporate cards are underwritten based on the company's financials (revenue, funding, etc.), meaning the company carries the liability, protecting the founder's personal assets.
- **Spend Controls & Visibility:** Look for platforms that allow you to set individual, department, or merchant-category limits. Real-time visibility into spending is critical for preventing fraud and overspending.
- **Automation & Integrations:** The best programs sync directly with accounting software (e.g., QuickBooks, Xero) and ERP systems. This eliminates manual receipt collection and simplifies monthly reconciliations.
- **Virtual Card Issuance:** Modern platforms allow you to spin up virtual cards instantly for specific projects, vendors, or employees, enhancing security and tracking.

3. Evaluate Costs vs. Benefits

- **Fees:** Carefully weigh monthly or annual subscription fees against the benefits. A card with no fees might end up costing you more in the long run if it lacks international transaction fee waivers or high-quality expense management software.

Question h07 · Claude, continued

- **Rewards & Rebates:** Consider whether your company prioritizes cash back, travel rewards, or flexible points that can be used for software subscriptions and other operational expenses.
- **International Capabilities:** If your company operates across borders, ensure the card offers multi-currency support and competitive or zero foreign transaction fees.

Summary Checklist for Finance Leaders

Factor	Small Business Card	Corporate Card
Liability	Personal Guarantee	Company Liability
Underwriting	Founder's Credit Score	Company Financials
Spend Control	Limited	Advanced / Granular
Best For	Sole proprietors, very small teams	Growing teams, corporations

Recommendation: Before applying, gather your recent financial statements, tax information (Federal Tax ID), and details on your company structure, as these will be required for corporate card applications. If you are a startup, look for providers that specialize in the "innovation economy," as they often have underwriting models specifically designed for your growth stage.

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Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

BRANDS READ none

Choose a corporate card by working backward from how your company spends and how your finance team handles it—not just by comparing rewards.

1. Decide what kind of card you need

- **Corporate charge card:** The balance is generally due in full each billing cycle. It can suit companies with predictable cash flow that want centralized employee spending and controls.
- **Corporate credit card:** May allow you to carry a balance, usually with interest.
- **Debit or balance-backed card:** Spending is drawn from funds already held; this can help avoid borrowing but offers less credit flexibility.

Question h07 - Perplexity, continued

Check whether the provider requires automatic repayment, a minimum cash balance, or a particular banking relationship. Terms vary by program.³⁹

2. Read the liability and underwriting terms

“Corporate” does not automatically mean the company is solely liable. Agreements can make the company responsible, the employee responsible, or both. Ask explicitly whether the program requires a personal guarantee or personal credit check, and what happens if a payment is late.⁷⁹

3. Test the controls you’ll actually use

Look for per-card and per-team limits, virtual cards, merchant-category or country restrictions, approval workflows, real-time alerts, and the ability to freeze cards. Confirm whether controls can block a purchase at authorization or only flag it afterward.⁵¹⁵

4. Check the full cost—not just the annual fee

Compare annual and per-card fees, software or per-user charges, foreign transaction and currency-conversion costs, late fees, and any minimum-spend or contract requirements. Some programs advertise a no-fee card but charge for the software that makes it useful.⁵³

5. Verify accounting and expense workflows

Before signing, confirm that the card connects to your accounting or ERP system and supports your chart of accounts, receipt capture, transaction coding, approvals, and export needs. Ask for a demo using a realistic month of your company’s expenses.¹²¹⁵

6. Evaluate rewards against your real spending

Estimate rewards using your actual categories—such as travel, software, meals, or general purchases—and subtract fees and any costs to redeem. A higher headline rate may not be worthwhile if your team spends little in the eligible categories or redemption is restrictive.⁵

7. Check acceptance, support, and protections

Ask about employee-card issuance, international use, dispute handling, fraud procedures, and customer support. Don’t assume a business or corporate card has the same statutory protections as a consumer card; review the agreement’s protections and liability rules.⁹

A practical shortlist: compare two or three providers against a written checklist, then test their accounting integration and controls before rolling cards out company-wide. Prioritize liability, repayment fit, controls, and system compatibility; treat rewards as a tie-breaker.

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APPENDIX A · QUESTION H08 · HEAD · LEARN · INFORMATIONAL

Do US corporate cards require a personal guarantee from the founder?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

BRANDS READ none

Usually, no—if it's truly a corporate card. Many corporate-card programs make the company responsible for the balance and don't require the founder's personal guarantee. The issuer may instead assess the company's cash, revenue, or other financials. (nerdwallet.com)

But **"business card" and "corporate card" aren't interchangeable**: many small-business cards do require the owner to personally guarantee the debt. (chase.com)

Before applying, check the agreement for **"personal guarantee," "individual liability," or "joint and several liability."** A personal credit check by itself isn't necessarily a guarantee.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:46 UTC

RECOMMENDED Brex, Ramp, Rho MENTIONED Dash.fi

Short answer: not always. Traditional business credit cards usually require one, but many corporate cards, especially fintech charge cards, don't.

Traditional business cards. These typically ask the owner to guarantee the balance. Dash.fi's comparison puts it bluntly: Business Credit Card: Almost always required. Issuers lean on the founder's personal credit because a young company often has little of its own. For early-stage startups, the founder is typically the individual that personally guarantees the business credit card.

Corporate cards. These are usually underwritten on the company's finances. Dash.fi notes that approval is usually based on the business's financials, including cash flow and operating history. Several issuers, including Brex, Ramp, and Rho, advertise no personal guarantee and no personal credit check. Most of the "no PG" lists I found come from these issuers' own marketing, so treat their claims as their own and confirm the terms in the application.

Catches to check:

- **Eligibility is stricter.** Some business credit cards do not require personal guarantees – but credit card issuers typically only approve these for companies that meet fairly high revenue and cash-on-hand requirements. For example, one review says Brex can be approved without a guarantee if your company has at least \$50k (startups) to \$100k+ (angel-funded companies) in the bank.
- **"No PG" doesn't always mean no guarantee.** One guide warns that some credit card issuers may require a personal guarantee from the business owner or a designated individual within the company, even for cards marketed as "no personal guarantee." Read the cardholder agreement itself.

Question h08 · Claude, continued

- **Charge cards need full payment.** Many of these cards are charge cards. One review notes you must pay all balances in full each month, and you cannot make balance transfers.
- **Loans are a separate question.** A guarantee on a bank loan or SBA loan is a different obligation. The US Small Business Administration mandates an unlimited personal guarantee from any owner with at least a 20% stake in the company.

If you're a funded startup with a healthy bank balance, a no-PG corporate card is often realistic. If you're pre-revenue or lightly capitalized, expect a guarantee or a lower limit. Ask the issuer directly whether any personal guarantee applies before you apply.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

RECOMMENDED Brex

Whether a US corporate or business card requires a personal guarantee depends on the type of card and the financial maturity of your company.

The Short Answer

- **Most small business credit cards require a personal guarantee.** Even if your business is incorporated (e.g., an LLC or Corp), most card issuers require the founder or a principal owner to sign a personal guarantee. This means that if the business defaults, you are personally responsible for the debt.
- **True "corporate cards" often do not require a personal guarantee.** These products are typically designed for larger or more established companies. Instead of relying on the founder's personal credit, these issuers underwrite based on business financials, such as revenue, cash balances, and business credit history.

Key Distinctions to Understand

1. Business Credit Cards vs. Corporate Cards

- **Business Credit Cards:** These are widely available and commonly used by startups and small businesses. Because these companies often lack an extensive commercial credit history, issuers use the personal guarantee as a risk management tool. When you sign the application, you are essentially "co-signing" for the business, which can put your personal credit and assets at risk if the business fails.
- **Corporate Cards:** These are intended for more mature companies with significant revenue (often seven figures or higher) and an established business credit file. These programs provide **corporate liability**, meaning the company is responsible for the charges rather than the individual owner.

2. Why Issuers Require a Personal Guarantee

Lenders view a personal guarantee as "skin in the game". It ensures that the business owner is motivated to keep the account in good standing. Without this, the lender's only recourse if the business fails is the business's own assets, which may be nonexistent in an early-stage startup or small company.

Question h08 · Gemini, continued

3. Can You Avoid a Personal Guarantee?

It is possible to avoid a personal guarantee, but it usually requires meeting strict financial criteria:

- **Established Business Credit:** Your company must typically demonstrate several years of operation and strong, verifiable revenue.
- **Cash-Flow Underwriting:** Some modern corporate card providers (such as Brex or other spend-management platforms) offer products that don't require a personal guarantee, provided the company meets specific cash-balance or funding thresholds.
- **Secured Cards:** In some cases, you may be able to secure a business card by providing a cash deposit, which acts as collateral and may reduce or eliminate the need for a personal guarantee.

Important Advice for Founders

- **Read the Fine Print:** Even if a card is marketed for business use, the application may contain "Legal Responsibility" or "Liability" clauses that create personal obligations. Always check the terms before signing.
- **Avoid Commingling:** Never use a business card for personal expenses. This can lead to "piercing the corporate veil," where a court may rule that your business entity does not actually protect your personal assets, regardless of what the card agreement says.
- **Understand the Liability:** If you are a co-founder, be aware that if you are the only one who signs the guarantee, you could be the only one held liable for the company's debt.

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Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

RECOMMENDED Ramp

No—not universally. Many US corporate-card programs don't require the founder to personally guarantee the balance. They assess the company's finances instead; for example, Ramp says it evaluates business cash, cash flow, and revenue and does not require a founder personal guarantee ¹².

But “corporate card” doesn't automatically mean “no personal guarantee.” Requirements and liability arrangements vary by issuer and program. Some business cards commonly require a personal guarantee, and corporate programs can also have different liability terms. Check the application and card agreement for

Question h08 · Perplexity, continued

language such as *personal guarantee, individual liability, or joint and several liability* before signing⁶⁷¹³.

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What's the best company card for a small business in the US?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

RECOMMENDED Ink Business Unlimited (top pick), Chase Ink Business Cash, Amex Blue Business Cash, Ramp

For a typical small business, my default pick is the Chase Ink Business Unlimited®: it has no annual fee, earns unlimited **1.5% cash back on every purchase**, and currently advertises a **\$750 bonus after \$6,000 in purchases in the first three months**. It's a simple everyday card; the bonus and approval terms can change, so check the offer when you apply. (creditcards.chase.com)

A few situations point to a different card:

- **Most spending is on internet, phone, cable, or office supplies?** Consider **Chase Ink Business Cash®**: it earns 5% in those categories, up to a combined annual spending cap, and has no annual fee. (creditcards.chase.com)
- **Want 2% cash back and don't mind a spending cap?** **Amex Blue Business Cash®** earns 2% on the first \$50,000 of eligible purchases per calendar year, then 1%; it has no annual fee. (americanexpress.com)
- **Need employee cards and built-in spend controls, and can pay from company funds?** **Ramp** may suit an incorporated business, but it's a corporate charge card, not the same kind of revolving credit card. Ramp says U.S. applicants generally need an LLC, corporation, or LP and at least \$25,000 in a linked U.S. business bank account; sole proprietors aren't eligible. (support.ramp.com)

Bottom line: Ink Business Unlimited is a strong all-around starting point; choose a category card if your spending clearly fits its bonus categories. If you tell me your biggest monthly expenses, whether you want cash back or travel points, and whether you need cards for employees, I can narrow it down.

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Claude claude-haiku-5-5 · 29 October 2026, 13:46 UTC

RECOMMENDED Ink Business Unlimited (top pick), Wells Fargo Signify Business Cash, American Express Blue Business Cash, Capital One Spark Cash Plus, Ink Business Preferred, Ramp, Brex, BILL Divvy, Valley Visa Secured Business Credit Card

There's no single best card. The right one depends on whether you want cash back, travel rewards, employee expense controls, or a card to build credit.

Question h09 · Claude, continued

Best general pick: no-fee cash back

Chase's Ink Business Unlimited is a frequent top pick. Forbes calls it a flat-rate cash-back card whose simple rewards don't require you to track categories. The Wells Fargo Signify Business Cash is a similar option, and it has no annual fee and offers unlimited 1.5X miles.

If you're a newer or smaller business

The American Express Blue Business Cash is often recommended here. Its 2% rate on the first \$50,000 in annual spend suits businesses that aren't yet at six-figure card volume.

If you spend heavily

The Capital One Spark Cash Plus charges a \$150 annual fee. That fee pays for itself quickly at scale, and the card has no preset spending limit.

If you travel for work

The Ink Business Preferred is a strong choice. It earns 3X points on the first \$150,000 spent on travel and select business categories each account anniversary year. It has a \$95 annual fee, per the Ink Business Preferred listing.

If you need employee cards and expense controls

This is a different category: corporate cards from fintechs like Ramp, Brex, or BILL Divvy. Brex has no personal guarantee, which reduces the founders' personal financial risk. Ramp also offers higher credit limits than its competitors. Brex also includes spend controls enforced at the point of sale.

If your credit is limited

Secured business cards are the accessible option. The Valley Visa Secured Business Credit Card requires no personal credit check and no personal guarantee, and approval is based on a security deposit.

My suggestion: If you're unsure, start with a no-fee cash-back card like the Ink Business Unlimited or Wells Fargo Signify. Add a corporate card like Ramp or Brex once you have several employees who need cards or you need approval workflows. Card terms and welcome bonuses change often, so check the issuer's site before applying. Also note that review sites such as NerdWallet say they're paid by partners when you click through, though they state this doesn't affect their ratings.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

RECOMMENDED Ink Business Unlimited (top pick), Ink Business Preferred, Brex, American Express Blue Business Plus, Capital One Spark Cash Plus, Rho, Mercury **MENTIONED** QuickBooks, Xero

There is no single "best" business credit card; the right choice depends entirely on how your business spends money, whether you want to earn travel rewards or cash back, and your current credit profile.

To help you decide, here are some of the top-rated business credit cards for 2026, categorized by their primary strengths:

Top Small Business Credit Cards of 2026

- **Best Overall for Simplicity: Chase Ink Business Unlimited®**
 - **Why it's great:** It offers a straightforward, flat-rate cash back structure on all purchases, making it excellent for business owners who don't want to track spending categories. It often features strong introductory offers.
- **Best for Cash Back: American Express Blue Business Cash™ Card**
 - **Why it's great:** This card is highly regarded for its automated cash back on everyday business expenses and typically comes with no annual fee, helping you keep overhead costs low.
- **Best for Travel Rewards: Chase Ink Business Preferred®**
 - **Why it's great:** If your business has significant travel or advertising expenses, this card offers high-value point earnings that can be transferred to various airline and hotel partners.
- **Best for Startups & High Spenders: Brex**
 - **Why it's great:** Brex is a popular choice for growing companies. It often provides higher credit limits based on your business's cash flow rather than just your personal credit score, and it includes robust expense management and accounting software integrations.
- **Best for 0% Intro APR: The American Express Blue Business Plus® Credit Card**
 - **Why it's great:** This is a top pick if you need to finance a large purchase or manage cash flow, as it often offers a competitive 0% introductory APR period on purchases.
- **Best for High Spenders: Capital One Spark Cash Plus**
 - **Why it's great:** Designed for businesses with high monthly spending, this card allows for unlimited rewards and provides flexibility with no pre-set spending limit.

How to Choose the Right Card for Your Business

Before applying, consider these four factors to ensure you pick a card that actually helps your business grow:

1. **Define Your Spending Habits:** Look at your last year of expenses. Do you spend mostly on office supplies, travel, advertising, or general operations? Choose a card that offers bonus rewards in the categories where you spend the most.
2. **Understand Your Approval Odds:** Most business credit cards require a personal guarantee and a strong personal credit score (often 690+). If you are still building your credit, look for "secured" business credit cards, which require a security deposit but help you establish a business credit history.
3. **Evaluate Fees vs. Rewards:** If a card has an annual fee, calculate whether the rewards you will earn (plus any perks like travel insurance or statement credits) outweigh the cost. If you are just starting out, a no-annual-fee card is often the safest bet.
4. **Prioritize Business Tools:** Many modern business cards (like those from Brex, Rho, or Mercury) offer more than just credit—they provide integrated expense tracking, receipt capture, and direct connections to accounting software like QuickBooks or Xero, which can save you significant time on bookkeeping.

Question h09 · Gemini, continued

Disclaimer: I am an AI, not a financial advisor. Credit card terms, including interest rates and fees, can change. Always review the latest cardholder agreement and consult with a tax or financial professional to determine which product best aligns with your specific business needs.

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No web search run.

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None.

Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

RECOMMENDED Ink Business Unlimited (top pick), Capital One Spark Cash Plus, Ink Business Preferred, U.S. Bank Triple Cash Rewards

There isn't one best card for every small business, but **for a typical business that pays its balance in full, I'd start with the Chase Ink Business Unlimited**: it has no annual fee and earns straightforward cash back on purchases. NerdWallet named it its overall business-card pick for 2026.⁹¹¹

Choose based on how your business spends:

- **Want a simple 2% back on everything?** Consider **Capital One Spark Cash Plus**. It earns unlimited 2% cash back, but has a \$150 annual fee and is a charge card that must be paid in full each month; the fee is refunded if you spend at least \$150,000 a year.¹⁷
- **Spend heavily on travel, shipping, ads, or phone/internet?** **Chase Ink Business Preferred** earns 3 points per dollar in those categories on the first \$150,000 of combined annual spend, with a \$95 annual fee.²
- **Need a longer introductory APR or flexible financing?** Compare cards designed for that purpose rather than choosing solely on rewards; CNBC lists the U.S. Bank Triple Cash Rewards as a strong option for an intro APR period.¹³

Bottom line: Ink Business Unlimited is a reasonable default for simplicity and no annual fee; Spark Cash Plus may suit a high-spend business comfortable paying in full. Before applying, compare the current offer and terms, check whether the card reports to personal credit, and consider whether your business can meet any bonus-spend requirement without changing its normal spending.

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What's the difference between a corporate card, a business credit card and a prepaid company card in the US?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

BRANDS READ none

The simplest distinction is **whose money is being spent, and whether anyone is borrowing**:

Type	Where the money comes from	Who typically qualifies / is liable	Best fit
Business credit card	A lender's credit line; the business repays the balance, often with interest if it carries a balance	Common for small businesses and sole proprietors. Many require the owner to sign a personal guarantee , making them personally responsible if the business doesn't pay. (chase.com)	A smaller business that wants a credit line, a billing cycle and possibly rewards
Corporate card	Usually company credit or a charge-card program; some programs require the balance to be paid in full each cycle, but terms vary	Generally designed for companies issuing cards to employees. Liability may be the company's alone, or shared with cardholders, depending on the agreement. Often includes company-wide spending controls and expense tools. (americanexpress.com)	A larger or more established company managing employee spending at scale
Prepaid company card	Company funds loaded onto the card in advance; spending is limited to the available balance	Generally doesn't involve borrowing or a credit line, so employees can't spend beyond the funded amount. It can offer per-card limits and transaction tracking. (visa.com)	Tight control of employee purchases, per diems or project budgets—without extending credit

In practice: a business credit card is generally about **borrowing**, a corporate card is about **managing company credit and employee expenses**, and a prepaid card is about **spending money the company has already set aside**.

A few details are worth checking in the agreement: whether the balance must be paid in full, who is liable for unpaid charges, fees and spending controls. “Corporate card” describes a company card program, but doesn't by itself settle those terms. And for prepaid cards, don't assume loaded funds are FDIC-insured: that depends on how the program is structured and whether the applicable requirements are met. (fdic.gov)

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Claude claude-haiku-5-5 · 29 October 2026, 13:46 UTC

BRANDS READ none

The three products differ mainly in **where the money comes from, who is liable, and what size of company they suit**.

1. Business credit card

This is a revolving credit line, similar to a personal card. Issuers usually evaluate the owner's personal credit, and many require a personal guarantee. One source notes that most business cards require a personal guarantee, which means your personal credit score plays a major role in approval and interest rates. It also makes you personally liable for your company's debt if your business defaults. They are aimed at smaller operations; business cards are designed for small businesses, while corporate cards are best for midsize and larger companies with complex needs. Balances can carry interest, and the card is typically a revolving credit card. It's often backed by the founder's personal guarantee, allows balances to be carried, and charges interest (APR) if unpaid.

2. Corporate card

This is usually a company-level program. Liability sits with the business rather than the individual, and it typically comes with stronger controls. Some corporate cards are structured as charge cards: similar to credit cards, but the balance must be paid off in full each month. Eligibility is stricter. One source says traditional corporate credit cards typically require: Annual revenue of \$4 million or more. At least two to three years of operating history. Also be aware that the label is used loosely. One provider notes that some of the best corporate card providers market a product as a corporate card when it still requires a personal guarantee for four smaller firms, so check the agreement. Newer fintech platforms also offer corporate-style cards without personal guarantees for smaller companies, which is a middle path.

3. Prepaid company card

This is a card loaded with company funds in advance. A prepaid business card is a payment card you load with company funds in advance that employees use for business expenses. Unlike a business debit card, it isn't linked directly to your bank account. And unlike a credit card, there's no borrowing or interest involved, so you can only spend the amount you've preloaded. Because no credit is extended, credit check: not required is typical, and there is no debt risk. The tradeoff is that spending is capped at the loaded amount. Prepaid corporate cards are useful for managing discretionary spending or setting fixed budgets for contractors or events.

Quick comparison

	Business credit card	Corporate card	Prepaid company card
Funding	Credit line	Company credit or charge	Preloaded cash
Liability	Often the owner personally	The company	The company (no debt)
Typical user	Small businesses, startups	Mid-size and large companies	Budget-controlled spending
Interest	Yes, if balance carried	Usually none if paid in full	None

Practical takeaway: If you're a small or new business, a business credit card or a no-personal-guarantee card is usually the realistic option. If you're established and want to keep personal assets out of it, look for a corporate card, but confirm there's no personal guarantee in the terms. If you want to cap spending without borrowing, a prepaid card fits. Note that all three can be issued as virtual cards, and terms, fees, and eligibility vary by provider, so compare the actual agreements.

SEARCHED

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Question h10 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

BRANDS READ none

In the United States, the primary differences between these cards lie in **who is liable for the debt, the credit requirements, and how the funds are accessed.**

Here is the breakdown of the three types of cards:

1. Business Credit Cards

These are typically designed for small to mid-sized businesses and entrepreneurs.

- **How they work:** You are borrowing money from the card issuer. You receive a monthly statement and can choose to pay the balance in full or carry it over, accruing interest.
- **Liability:** These almost always require a **personal guarantee** from the business owner. This means if the business fails to pay, you are personally responsible for the debt.
- **Best for:** Small businesses, startups, and sole proprietors who need a credit line and rewards (like travel points or cashback).

2. Corporate Cards

These are "enterprise-grade" cards generally reserved for larger, more established companies.

- **How they work:** Like business credit cards, they provide a line of credit. However, they often come with more robust expense management software, real-time analytics, and higher credit limits based on the company's revenue and financial history.
- **Liability:** The **company is liable** for the debt, not the individual employee or the business owner. This removes the need for a personal guarantee.
- **Requirements:** Issuers typically require significant annual revenue (often \$4M+) and a high number of employees to qualify.

3. Prepaid Company Cards

These are not credit products; they function more like a "digital petty cash" system.

- **How they work:** You must load money onto the cards from a company bank account before they can be used. Employees can only spend the funds that have been pre-loaded.
- **Liability:** There is **no debt or credit risk** because you are spending your own money. Consequently, they do not require credit checks or personal guarantees.
- **Best for:** Companies that want strict control over spending. You can often set granular limits (e.g., restricting a card so it only works for travel or at specific vendors) to prevent out-of-policy spending.

Question h10 · Gemini, continued

Summary Comparison Table

Feature	Business Credit Card	Corporate Card	Prepaid Company Card
Funding Source	Issuer's credit line	Issuer's credit line	Pre-loaded funds
Liability	Personal guarantee	The company	None (no debt)
Credit Check	Yes (personal)	Yes (corporate)	No
Primary User	Small businesses	Large enterprises	Any business/budgeting
Spending Limit	Based on credit score	Based on revenue	Limited to what is loaded

Which one should you choose?

- **Choose a Business Credit Card** if you are a small business owner looking for rewards, building business credit, and don't mind a personal guarantee.
- **Choose a Corporate Card** if your business has significant revenue and wants to offload liability from the owner while gaining enterprise-level expense controls.
- **Choose a Prepaid Card** if you want to avoid credit checks, need to strictly limit employee spending, or want to avoid the risks associated with debt.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

BRANDS READ none

In the US, the key differences are **where the spending money comes from, who owes the balance, and who can get the card**. “Corporate card” and “business credit card” describe credit arrangements; “prepaid company card” spends money loaded in advance.

	Corporate card	Business credit card	Prepaid company card
Funding	A credit or charge facility for company spending; many programs require full monthly repayment, though terms vary. ¹⁰	A revolving credit line with a limit; the business can typically carry a balance, subject to the card's terms and interest. ¹	Company funds are loaded onto the card first. There's no borrowing or credit line; spending is limited to the available balance. ³⁷
Who's liable?	Often the company, but programs can have company, employee, or shared liability. Check the agreement. ⁹¹⁰	Often the owner or applicant is personally responsible, commonly through a personal guarantee. Terms vary by issuer. ²⁶	There's no card debt to repay; the company funds the balance.

Question h10 · Perplexity, continued

	Corporate card	Business credit card	Prepaid company card
Typical fit	More often established or larger businesses with enough scale to qualify; eligibility requirements vary. ¹¹¹	Often available to small businesses, newer businesses, and sole proprietors, subject to approval. ¹²	Useful for employee expenses, allowances, or tightly budgeted spending; typically doesn't require a credit line or credit approval. ³⁴
Controls	Often built for employee spending, with expense reporting, transaction visibility, and limits or category controls. ⁹¹²	Can have employee cards and account-level controls, but features vary by issuer.	Lets the company cap spending by limiting what's loaded; some programs also offer card-level controls. ³⁴

Rule of thumb: Choose a **business credit card** if you want a credit line and your business can qualify; a **corporate card** if you need a company-wide employee spending program and meet its requirements; or a **prepaid card** if you want employees to spend only funds allocated in advance.

Don't rely on the label alone: verify the contract's **liability, repayment, fees, and cardholder-control terms**. Business and corporate cards also don't necessarily receive the same federal consumer protections as personal cards.¹¹

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What's the best corporate card for a company in the UK?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

RECOMMENDED Airwallex (top pick), Pleo, Capital on Tap, Barclaycard Select Cashback **MENTIONED** Xero, QuickBooks

For most UK companies wanting cards for employees, spend controls and less expense admin, I'd shortlist Airwallex first. Its Explore plan is free if your business deposits or holds at least £10,000; otherwise it's £19/month. It includes multi-currency cards, spend controls, expense tools, and Xero/QuickBooks syncing. The trade-off: it's a debit-style card, so spending comes from your business funds rather than a credit line. (airwallex.com)

The best fit changes depending on what you mean by "corporate card":

- **Airwallex – best all-rounder for a team, especially with overseas spend.** Good if you want cards, multi-currency spending and basic expense management in one place.
- **Pleo – best if expense workflows matter most.** It has per-user pricing—currently from £8 per user/month—with receipt capture, accounting integrations and higher-tier approval controls. Check the FX fee and total cost for your team size before choosing. (pleo.io)
- **Capital on Tap – best if you specifically want a credit card and cashback.** Its free card offers 1% cashback, no annual or foreign-transaction fees, and free employee cards; eligibility and credit approval apply. (capitalontap.com)
- **Barclaycard Select Cashback – worth comparing for UK-only credit-card spend.** It has no annual fee and earns 1% cashback in statement months when eligible spend is at least £2,000. (barclaycard.co.uk)

My quick recommendation: Airwallex for company spending and team controls; Capital on Tap if you mainly want borrowing and rewards. They solve different problems, and some businesses use both. If you tell me your team size, monthly card spend, overseas-spend share and whether you need credit, I can narrow it down.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:46 UTC

RECOMMENDED Capital on Tap (top pick), Funding Circle Cashback card, American Express Business Gold, Santander, Metro Bank, British Airways Accelerating Business Card

For most UK limited companies, the Capital on Tap free card is the most commonly recommended choice. Several comparison sites name it their top pick, and it has no annual fee and uncapped 1% cashback. Its representative APR is quoted at 13.86% on one site and 14.4% variable on another, so check the current rate before applying.

Question h11 · Claude, continued

The right card depends on your situation:

- **Cashback on everyday spend:** The Funding Circle Cashback card is the main alternative. It pays 2% on all spend for the first 6 months (up to £2,000), then 1% uncapped, with no annual fee.
- **Rewards and travel:** American Express Business Gold is the usual pick for points. It is a charge card, so the balance must be cleared in full every month, with no interest but no ability to spread a bill. It suits high-spending businesses (£3k+/month), and its fee is £0 in year 1, then £195/yr. Note that the fee and reward figures vary between sources.
- **If you already bank with a high-street lender:** Santander's business cashback card charges £30 per account and pays 1%. Metro Bank's card has no forex fees in European countries, which suits firms paying overseas suppliers.
- **Frequent travel with BA:** The British Airways Accelerating Business card earns Avios on card spend, but its fee is £250.

Things to check before choosing:

- Some cards need a minimum turnover or a bank relationship. The Funding Circle card, for example, requires a minimum turnover of £30k per year.
- Cashback is only worth the fee at your spend level. Santander's card, for instance, has a fee to offset, so a no-fee card may win at lower spend.
- Comparison sites often earn commission from the cards they rank, and their figures don't always match, so verify the terms directly with the provider.

If you tell me your monthly card spend, whether you pay in full each month, and whether you make overseas payments, I can narrow this to one or two cards.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

RECOMMENDED Capital on Tap, Funding Circle, American Express Business Gold, Spendesk, Moss, Airwallex, Wise Business

MENTIONED Xero, QuickBooks, FreeAgent

There is no single "best" corporate card, as the right choice depends heavily on your company's size, spending patterns, and need for features like expense management software.

To choose the right card for your UK business, you should categorize your needs into **credit access, rewards, or spend control**.

Question h11 · Gemini, continued

Top Options for UK Businesses in 2026

Several providers are frequently cited as top performers for UK businesses, each catering to different priorities:

- **For Startups & SMEs (Flexible/Credit Focused):**
 - **Capital on Tap:** Widely recommended for startups and smaller businesses, offering business credit cards with features like no foreign transaction fees, ATM withdrawals, and straightforward rewards (cashback or points).
 - **Funding Circle:** Known for its cashback credit card, which is often highlighted for businesses looking for rewards on everyday spending.
- **For Established Businesses (Rewards & Perks):**
 - **American Express Business Gold:** Often the preferred choice for companies with higher, predictable monthly spending that want to earn rewards (Membership Rewards) and enjoy travel benefits. It operates as a charge card, requiring full balance payment each month.
- **For Spend Management & Control (Fintech Platforms):**
 - **Spendesk / Moss / Airwallex / Wise Business:** These are not traditional credit cards but often act as superior "corporate card" solutions. They provide:
 - **Virtual & Physical Cards:** Instant issuance for employees.
 - **Real-time Controls:** Ability to set merchant categories and spending limits per card.
 - **Accounting Automation:** Deep integration with software like Xero, QuickBooks, and FreeAgent, which significantly reduces manual bookkeeping.

How to Choose the Right Card

When evaluating your options, consider these four factors:

Feature	Why it matters
Type of Card	Credit cards offer revolving credit but carry interest. Charge cards require full monthly repayment. Debit/Prepaid cards offer the best control as they draw from existing funds.
Spend Management	If you have many employees, look for platforms that allow you to capture receipts digitally and enforce spending policies automatically.
Foreign Exchange	If your business involves international travel or supplier payments, prioritize cards with low or zero foreign exchange fees.
Accounting Integration	Ensure the card provider integrates directly with your accounting software to avoid manual data entry and reconciliation errors.

Important Distinctions

- **Business Credit Card vs. Corporate Card:** In the UK, "business credit cards" are often marketed to smaller businesses and sole traders and may require personal guarantees. "Corporate cards" are traditionally designed for larger, established companies with specific liability structures.
- **Liability:** Check whether the company or the individual is liable for the debt. For most corporate programs, the company holds the liability, which is preferable for risk management.

Recommendation: If you are a startup needing credit, **Capital on Tap** is a strong starting point. If you are scaling and need to manage team expenses, prioritize a platform like **Spendesk, Moss, or Wise Business** for their superior software features rather than just focusing on credit limits.

Disclaimer: I am an AI, not a financial advisor. Terms, interest rates, and eligibility criteria for financial products change frequently; always check the provider's website for the most current information before applying.

Question h11 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

RECOMMENDED Ramp (top pick), Pleo, Soldo, Wise Business, Airwallex, Capital on Tap, American Express Business Gold

MENTIONED Stripe Payments UK

There isn't one best card for every UK company. **For a growing company that wants employee cards plus expense controls, I'd shortlist Ramp first**—it offers GBP physical and virtual cards, spend controls, receipt capture, and accounting integrations. Check eligibility and pricing before deciding; its UK launch is recent, and its cards are issued by Stripe Payments UK, an FCA-authorised electronic money institution.¹³⁶

Other good fits, depending on what matters most:

- **Pleo or Soldo** for expense management and employee spending controls. Pleo offers receipt prompts and integrations; Soldo supports card limits and policy controls.¹¹
- **Wise Business or Airwallex** if your team spends in multiple currencies. Wise highlights spending at the mid-market rate, while Airwallex offers multi-currency cards and accounts; compare each provider's current conversion and plan fees.¹¹¹³
- **Capital on Tap** if you mainly want a business credit line and cashback: one comparison lists its standard card as having no annual fee and 1% uncapped cashback, subject to eligibility and terms.¹³¹⁴
- **American Express Business Gold** if rewards and travel perks outweigh the annual fee and foreign-transaction costs.¹³¹⁴

Quick rule: choose an expense-management card for team controls and bookkeeping; a multi-currency debit card for overseas spending; or a credit card if you need borrowing and rewards. Compare total cost, FX fees, accounting integrations, employee-card pricing, and whether you must repay in full. Also, “corporate card” can mean a different product from a small-business credit card: some corporate cards are aimed at larger firms and require full monthly repayment.¹⁵

SEARCHED

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Question h11 · Perplexity, continued

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APPENDIX A · QUESTION H12 · HEAD · RECOMMEND · DECISION

Which corporate card should a startup in Germany give its employees?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

RECOMMENDED Moss (top pick), Pleo, Qonto

Short answer: I'd shortlist **Moss** and **Pleo**, then choose based on your bookkeeping workflow. For a typical German startup using DATEV and wanting to issue controlled cards to employees, I'd start with **Moss**: it offers virtual cards, spend controls, and DATEV integrations, including a direct integration for some setups. Its free plan supports up to three users; paid plans are quote-based. (getmoss.com)

Choose **Pleo** instead if you prefer clear per-user pricing and a broad expense-management workflow. Its listed plans start at **€8 per user/month**, and it also integrates with DATEV. (pleo.io)

A few practical caveats:

- **Check with your Steuerberater which DATEV workflow they use** before you commit; the integration details matter.
- **Don't assume "corporate card" means a credit line.** Moss offers debit and credit funding options, but credit is subject to eligibility. (getmoss.com)
- If you already use **Qonto** for your business account, compare its employee-card features first; an all-in-one setup may be simpler. (qonto.com)

My default: Moss for a DATEV-centric German startup; Pleo if transparent per-seat pricing and expense workflows are the priority. Before issuing cards, set individual limits and a receipt-submission policy.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:46 UTC

RECOMMENDED Qonto, Pliant, Pleo, Spendesk, Revolut Business, Qonto One Card, Finom MENTIONED Brex, Ramp, Mercury

There's no single best card for every German startup. The right choice depends on your funding stage, your monthly spend, and whether you want the card tied to a bank account or a separate spend-management platform. The sources below are mixed in quality, and several are affiliate-driven, so check current terms directly with each provider.

My suggested starting point: If you're a German GmbH or UG that wants a card with a German IBAN, expense controls, and accounting integration, start with **Qonto** or **Pliant**. If you're VC-backed with large monthly spend and want higher limits, look at **Pleo** or **Spendesk**. If you need strong international or multi-currency use, compare **Revolut Business**.

Question h12 · Claude, continued

Options from the research:

- **Qonto:** A free Starter plan exists, and a "One" card is free to hold. Its Qonto One Card has no annual fee, a €2 cash withdrawal fee, and a 2% foreign-exchange fee on non-euro card payments. Higher-tier cards are better suited to heavier use. Qonto is described as combining a free entry plan with a wide feature range, including team access with individual employee cards.
- **Pliant:** A Berlin-based company that offers business credit cards, card management applications, and tools for real-time monitoring, spend control, and receipt management, which integrate with existing financial and accounting software. I didn't find current pricing or card-limit details for it, so verify those.
- **Revolut Business:** The Basic account starts at €10 per month, with more room for transfers and currency exchange on the Grow plan from €35 per month. One reviewer notes that at weekends a foreign-currency surcharge of 0.5 to 1% is added on top of the exchange rate.
- **Pleo and Spendesk:** These are European spend platforms. One ranking calls Pleo a best pick for startups and scale-ups. Spendesk offers corporate cards, automated invoice handling, procure-to-pay, budgeting, virtual cards, and expense claim management.
- **Finom:** Its business card has free virtual and physical cards, a German IBAN, cashback up to 3%, and an expense management solution.
- **US-oriented options (Brex, Ramp, Mercury):** These rank highly in general lists, but many of those lists target US companies. Brex is typically aimed at venture-backed companies, and Ramp serves a broader range of businesses with flat cash back. Confirm they accept a German entity and EUR before you commit.

Before choosing, check:

1. **Entity and IBAN:** Does the card work with your German GmbH/UG and a German IBAN?
2. **Funding and underwriting:** Some card issuers base limits on your cash balance or revenue. Newer startups often qualify for prepaid or debit-style cards more easily than credit lines.
3. **Controls:** You'll want per-employee limits, merchant restrictions, and receipt capture.
4. **Accounting integration:** Confirm it exports to DATEV or your bookkeeping software.
5. **Fees:** Compare monthly plan fees, card issuance fees, foreign-exchange fees, and cash-withdrawal limits.

If you tell me your funding stage, expected monthly card spend, and whether you need international payments, I can narrow this to one or two options.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

RECOMMENDED Moss, Pliant, Spendesk, Qonto

For a startup in Germany, the best corporate card solution typically moves away from traditional bank credit cards toward **modern spend management platforms**. These platforms are designed to integrate directly with German accounting standards (like DATEV) and provide the granular control necessary for scaling teams.

Top Recommendations for German Startups

The "best" card depends on your company's stage and specific needs, but the following are widely regarded as the top contenders in the German market:

- **Moss:** Highly recommended for German startups due to its **deep, native integration with DATEV and Lexware**. It is purpose-built for the DACH region and excels at managing employee spending, offering both physical and virtual cards with customizable limits.
- **Pliant:** An excellent choice if you require **high spending limits and high-volume credit**. Pliant is a German-based fintech that provides a sophisticated, API-first card program with strong accounting integrations, making it very popular for growing SMEs and startups that need more flexible credit terms than a standard prepaid debit card.
- **Spendesk:** A leading European spend management platform that offers a comprehensive suite of features, including invoice processing, expense management, and AI-powered automation. It is ideal for startups that want an all-in-one platform to manage everything from employee cards to procurement and accounting.
- **Qonto:** A strong contender, especially for earlier-stage startups, freelancers, or those wanting an all-in-one business account with a German IBAN. It is user-friendly, integrates well with accounting tools, and is often easier to set up for newer entities.

Key Factors to Consider

When choosing, evaluate these four criteria to ensure the solution scales with your startup:

1. **Accounting Integration (Crucial for Germany):** Ensure the platform has direct, seamless integration with **DATEV**. This saves your finance team hours of manual work every month.
2. **Credit vs. Debit/Prepaid:**
 - **Credit/Charge Cards:** Often require a credit check (*Bonitätsprüfung*) and sometimes a personal SCHUFA check on the founder. They offer better liquidity.
 - **Debit/Prepaid:** Much easier to obtain for startups "in formation" (e.g., *GmbH in Gründung*) as they don't require credit history.
3. **Spend Controls:** Look for platforms that allow you to issue **unlimited virtual cards** with individual spending limits. This is the most effective way to empower employees to make purchases while preventing overspending.
4. **Multi-Currency Support:** If your team travels internationally or pays for software in USD, check the platform's foreign exchange fees. Some modern platforms offer much better rates than traditional banks.

Summary Recommendation

- If you are a **fast-growing team** needing robust expense management and deep DATEV integration, **Moss** or **Spendesk** are the industry standards.
- If you are a **startup requiring higher credit limits** or a more "enterprise-grade" credit card infrastructure, **Pliant** is often the top choice.
- If you are **very early stage** and want a simple, all-in-one banking and card solution, **Qonto** is highly effective.

Question h12 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

RECOMMENDED Moss, Pleo, Qonto

For most German startups, I'd shortlist **Moss and Pleo**, then choose based on how your team handles finance:

- **Choose Moss** if you use **DATEV** or want card controls, receipts, reimbursements and invoice workflows together. It offers physical and virtual cards and a free start for up to three users; paid pricing is quoted and depends on the modules and transaction volume.¹⁷
- **Choose Pleo** if you want a straightforward employee-card and receipt-management experience, and value having published plan options. It offers business expense cards and supports spending in 50+ currencies.¹²

My default recommendation: get quotes from both, and lean **Moss** if DATEV and accounting workflows are central; lean **Pleo** if ease of employee use is the priority. Compare the all-in cost, foreign-currency fees, credit versus prefunded terms, and the accounting integration your tax adviser actually uses before committing—pricing and terms can change.¹¹²

If the company also needs a German business account, **Qonto** may be worth comparing as an account-plus-card option, rather than evaluating it as a cards-only tool.¹⁴

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Which company card in France lets me control what each employee spends?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

RECOMMENDED Qonto, Spendesk

Qonto is a straightforward option in France: you can issue cards to employees and set or change each card's spending limits. If you want more detailed expense controls—such as card policies and approvals—**Spendesk** also offers employee cards with spending controls. (support-fr.qonto.com)

If you mean controlling *where* each person can spend, not just *how much*, check the providers' category or merchant restrictions before choosing.

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Claude claude-haiku-5-5 · 29 October 2026, 13:46 UTC

RECOMMENDED CIC, Crédit Mutuel, Pleo

The best fit depends on how fine-grained you need the controls to be. Bank business cards let you set a limit per employee, while fintech corporate cards give you more granular controls.

Bank business cards (CIC, Crédit Mutuel, etc.)

- CIC's corporate cards let you adjust the ceilings for each employee, block a card, or cancel it. Vous pouvez ajuster les plafonds pour chaque collaborateur, mettre en opposition sa carte ou annuler son contrat carte. (Its payment ceilings are set by the administrator when the card is taken out.)
- Crédit Mutuel's Business cards let you choisir le plafond de paiement accordé à chacun de vos collaborateurs, and you can change those limits from the business banking app.
- Limitation: a traditional bank business card ne collecte pas les justificatifs, n'applique pas de plafond par catégorie et ne produit pas d'écriture comptable prête à l'emploi.

Fintech corporate cards (e.g., Pleo)

- Pleo is described as a smart company card with a strong reputation for simplifying expense management, particularly among European SMBs and mid-market teams. It offers per-employee and category-based spending limits and real-time visibility, according to a comparison by Perk.
- Fintech cards generally let you fixer en temps réel un montant par carte, par collaborateur ou par catégorie, et bloquer ou alerter en cas de dépassement.

Things to check before choosing

- Eligibility: the business has to be a company with share capital (SARL, SCI, SAS, EURL) to get a Stripe-described corporate card in France.
- Prepaid cards are another option for tight control: the employer can define which types of spending are allowed, and there is no overdraft possibility, so the employee cannot exceed the card's ceiling.

Question h13 · Claude, continued

- Expense-claim tools are a separate function. A card controls spending at the point of sale, but receipt collection and URSSAF-compliant reimbursement are usually handled by expense software.

I didn't verify current pricing or the full list of French providers, so check each provider's site for current fees and features. If you tell me your headcount and whether you need receipt capture and accounting exports, I can narrow this down.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:46 UTC

RECOMMENDED Spendesk, Qonto, Pleo, Mooncard, Airwallex, Wise Business, Raenest

In France, several financial platforms and corporate card providers allow you to maintain granular control over employee spending. Unlike traditional bank cards, these modern solutions are specifically designed for spend management, enabling you to set specific limits, track transactions in real time, and enforce company policies.

The most prominent options available in France include:

1. Dedicated Spend Management Platforms

These companies provide a platform that combines corporate cards with software to manage expenses, approvals, and accounting integrations.

- **Spendesk:** A French "unicorn" and one of the most popular platforms for spend control. It allows finance teams to set up approval workflows, issue physical and virtual cards, and track every transaction in real time.
- **Qonto:** Also a French leader, Qonto offers a holistic solution that combines a business bank account (with a French IBAN) with built-in spend management. You can issue both physical and virtual cards with configurable limits for each employee or team.
- **Pleo:** Widely used across Europe, Pleo specializes in employee expense cards. It is highly regarded for its ability to automate receipt capture and allow managers to set custom spending limits per user.
- **Mooncard:** A French fintech specifically focused on simplifying expense management. Their corporate cards are highly customizable, allowing you to define spending limits based on purchase type, amount, and schedule, with real-time tracking via their app.

2. Global Platforms with French Availability

- **Airwallex:** Offers multi-currency corporate cards paired with an AI-powered expense management system. It is particularly useful for companies that operate internationally and need robust control over global spend.
- **Wise Business:** Suitable for smaller businesses in France, Wise allows you to issue employee cards and set individual spending controls directly from your business profile.

Question h13 · Gemini, continued

- **Raenest:** Provides smart business cards that allow you to assign team-specific cards with set spending limits, along with real-time transaction tracking.

Key Features to Look For

When choosing the right card for your business, consider these capabilities which these platforms generally provide:

- **Pre-set Limits:** You can set monthly or per-transaction limits for every individual employee.
- **Real-time Visibility:** Finance managers can see transactions as they happen, rather than waiting for end-of-month statements.
- **Virtual Cards:** Most of these platforms allow you to create virtual cards for specific purposes (e.g., a software subscription or a one-time travel expense), which can be frozen or deleted instantly.
- **Accounting Integration:** These tools typically sync directly with popular accounting software, automating the reconciliation of receipts and invoices.

Recommendation: If you are looking for a French-native solution, **Spendesk**, **Qonto**, and **Mooncard** are the most established choices. If you require multi-currency support or global scale, **Airwallex** may be a better fit. You should review their specific pricing plans, as some charge per user or per card, while others bundle these features into their banking subscription.

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Perplexity perplexity/sonar · 29 October 2026, 13:46 UTC

RECOMMENDED Spendesk, Qonto

Spendesk is one option in France: you can assign each employee a physical or virtual card with their own budget, spending limits, and permitted spending categories. You can also restrict when cards are used and automatically block payments that break the rules.¹⁸

Qonto offers similar controls, including limits and allowed spending categories for each employee's card.⁵

If you're choosing between them, compare plans and pricing—the available controls may depend on the plan.¹³

SEARCHED

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Question h13 · Perplexity, continued

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APPENDIX A · QUESTION H14 · HEAD · COMPARE · DECISION

What are the main corporate card providers in the Netherlands and how do they compare?

ChatGPT gpt-6-luna · 29 October 2026, 13:46 UTC

RECOMMENDED Moss, Pleo, Qonto, Airwallex, ABN AMRO, ICS, Rabobank, ING

The Dutch market splits into **traditional bank-issued credit cards** and **spend-management platforms**. The first are simpler cards with monthly billing; the second add controls, receipt capture, approvals and bookkeeping automation. They aren't interchangeable: many platform cards are debit or wallet-funded, not a conventional credit line.

Provider	Best for	What stands out	Main trade-off
Moss	Finance teams that want cards plus expense controls	Physical and virtual cards, real-time spend visibility, receipt follow-up and integrations including Exact, AFAS, NetSuite and SAP. A free plan is available for up to three users, with paid modules and transaction-based pricing. (getmoss.com)	More of a finance platform than a simple card; get a quote for the features and volume you need.
Pleo	SMEs wanting an easy card-and-expense workflow	Physical and virtual cards, receipts, expense reporting, approvals and accounting integrations. Its published Dutch plans start at €8/user/month ; higher tiers add controls and workflows. (pleo.io)	Subscription cost can grow with the team; check the card's funding/credit setup and any foreign-currency fees.
Qonto	Businesses open to moving banking and cards into one platform	Business account plus Mastercard cards, virtual and one-off cards, team-expense tools and accounting connections. Dutch plans shown start at €40/month excluding VAT . (qonto.com)	You're evaluating a banking package as well as cards; some card types and limits depend on plan and eligibility.
Airwallex	International and multi-currency spend	Multi-currency company and employee cards, card controls, and international payments; card quantities vary by plan. (airwallex.com)	Compare FX and plan costs against your actual currency mix; it may be more infrastructure than a domestic-only business needs.
ABN AMRO / ICS	A straightforward business credit card, especially for existing ABN customers	ABN AMRO lists its Business Card at €37.50/year and Corporate Card at €45/year ; the corporate version supports accounting and HR-system links. Cards are issued by ICS. (abnamro.nl)	Less of a unified spend-management workflow than a specialist platform; extra fees and eligibility matter.
Rabobank Rabo BusinessCard	Existing Rabobank customers wanting monthly credit billing	€3/month ; employees can have additional cards, and card spending is charged to the business account at month-end. (rabobank.nl)	Simple card controls rather than a full expense-approval and bookkeeping platform; foreign-currency markup applies.
ING Businesscard	Existing ING business customers	A conventional business credit-card option from ING. (ing.nl)	Check current card fees, employee-card terms and expense-system integration with ING before comparing it head-to-head.
American Express	Larger companies prioritizing travel services, rewards and deferred payment	Its Dutch Corporate Card is €60/card/year , offers up to 58 days' deferred payment and rewards; the corporate programme has eligibility criteria, including €15m minimum annual turnover. (americanexpress.com)	Acceptance can be less universal than Visa or Mastercard, and the corporate programme is aimed at larger businesses.

Question h14 · ChatGPT, continued

Quick shortlist

- **Small team, basic card and monthly bill:** start with your existing bank's card.
- **Cards plus receipts, approvals and cleaner bookkeeping:** compare **Moss** and **Pleo**.
- **Want the business account and cards together:** consider **Qonto**.
- **Frequent non-euro spending or cross-border operations:** look at **Airwallex**.
- **Large company, travel-heavy, rewards-focused:** consider **Amex Corporate**.

Before choosing, check whether the card is **credit, charge, debit or wallet-funded**, how employee cards and limits work, FX fees, and whether the accounting integration supports your exact Dutch ledger workflow. Card-network acceptance and transaction-level bookkeeping can matter more than the headline annual fee.

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Claude claude-haiku-5-5 · 29 October 2026, 13:47 UTC

RECOMMENDED ABN AMRO, Rabobank, ING, Knab, ASN, ICS, Revolut Business, Qonto, bunq, N26, Moss, Soldo, Pleo, Payhawk, Wallester, Wise **MENTIONED** Visa World Card Business Gold

The Dutch market splits into three groups: bank-issued credit cards, Amex corporate cards, and fintech or prepaid platforms. Prices vary a lot between sites, so check current terms with each issuer before deciding.

1. Bank-issued business credit cards

Question h14 · Claude, continued

- **ABN AMRO, Rabobank, ING, Knab, ASN:** These are generally open only to that bank's business customers. One guide says the ABN AMRO business card is only meant for ABN AMRO business customers, and the Rabo card works the same way for Rabobank clients.
- **ICS-issued Visa and Mastercard:** ICS is bank-independent, so any Dutch business can apply, and it is often cited as the widest-accepted option. Its per-card pricing drops with volume: one comparison lists €45.00 per card for 1 to 5 cards and €40.00 per card for 6 to 25 cards.
- **Limits:** Most bank cards sit around €2,500. Rabo's business card is higher at €5,000, and the Visa World Card Business Gold offers €5,000 with 365-day purchase insurance. ING's business card is lower, at €500.

2. American Express

- Amex splits its range by company size: Business Cards for smaller companies and sole traders and several Corporate Cards for larger companies and multinationals.
- The premium corporate tiers have a high entry bar. One listing shows the Corporate Green and Corporate Gold cards requiring a €5,000,000 revenue threshold.
- Amex is the usual choice for travel perks, with one source noting travel insurance and lounge access, though it is also the most expensive category.

3. Fintech and prepaid platforms

- **Revolut Business:** The free basic plan includes a business account, physical and virtual cards, and basic accounting exports. Paid tiers add full Xero integration, higher exchange limits and expense management. It is strong for multicurrency spending.
- **Qonto, bunq, N26, Moss:** Qonto suits SMEs with strong expense management. Moss stands out for accounting and HR integration and lets you choose a prepaid card or a credit card.
- **Soldo, Pleo, Payhawk:** These focus on controls and spend management. Soldo suits budget control and integrates with Exact and SAP. Payhawk is aimed at finance control, and Pleo at employee spend.
- **Wallester:** Designed for high-volume card issuing and rated for scalability, with a range of prepaid business plans.
- **Wise:** Best for FX and multicurrency payments, but weak on expense management.

How they compare

Need	Best fit
Small company, Dutch bank relationship	Your bank's business card, or ICS
Wide acceptance and low cost	ICS Visa/Mastercard
Frequent international spend or FX	Revolut, Wise
Many employees with spend controls	Pleo, Payhawk, Soldo, Wallester
Travel perks and lounge access	Amex
Credit line vs. prepaid	Bank/ICS/Amex for credit; fintechs often prepaid

Caveats

- Fees differ by source. For example, ABN AMRO's Corporate card is listed at €45.00 on one site and about €37.50 on another. Amex Business Gold appears at €225 on one page and €270 on another.
- Many "best of" pages are published by vendors or affiliates, so treat rankings as indicative.
- Fintech cards are often prepaid rather than credit, so check whether you need a credit line before choosing one.

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Question h14 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:47 UTC

RECOMMENDED ICS, ABN AMRO, ING, Rabobank, American Express, Soldo, Revolut Business, Airwallex

In the Netherlands, corporate card providers are generally divided between **traditional banks** (which offer classic credit lines) and **modern fintech/expense management platforms** (which focus on digital control and integration).

Main Corporate Card Providers

The landscape is primarily served by three types of providers:

1. Traditional Banks & ICS (International Card Services)

ICS is the largest credit card issuer in the Netherlands and manages business card programs for most major Dutch banks, including ABN AMRO, ING, and Rabobank.

- **How they work:** These cards are typically linked to a business bank account and provide a traditional revolving credit line. They are widely accepted and trusted for established businesses.
- **Key Providers:**
 - **ICS Business:** Offers branded Mastercard and Visa cards for various company sizes.
 - **Major Banks:** ABN AMRO, ING, and Rabobank (often utilizing ICS as the underlying issuer).
- **Best for:** Established companies that need a traditional credit line for working capital and cash flow management.

2. American Express

American Express operates its own network and issuing program, distinct from the bank-led Mastercard/Visa ecosystem.

- **How they work:** Amex typically offers "charge cards" (where the balance is often paid in full each month), which do not carry the same revolving interest/BKR implications as traditional credit cards.
- **Key Products:** Amex Business Green, Gold, and Corporate cards.
- **Best for:** Businesses looking for premium perks (lounge access, travel insurance), high-quality expense reporting tools, and a global, recognizable brand.

3. Fintech & Expense Management Platforms

Newer digital players (e.g., Soldo, Revolut Business, Airwallex) have entered the market to solve the limitations of traditional banking.

Question h14 · Gemini, continued

- **How they work:** These often provide "prepaid" or "debit" corporate cards. You top up a central account, and employees spend from that budget. They prioritize granular control, such as setting spend limits per employee, category, or merchant.
- **Key Features:** Stronger integration with accounting software (like Exact Online), receipt scanning via apps, and instant issuance of virtual cards.
- **Best for:** Growing SMEs, startups, or companies with remote/distributed teams that need real-time expense oversight and automated bookkeeping.

Comparison Summary

Feature	Traditional Bank Cards (ICS/Banks)	American Express	Fintech/Expense Platforms
Credit Type	Traditional revolving credit	Charge card (pay in full)	Mostly prepaid/debit
Primary Benefit	Trusted, wide acceptance	Rewards, insurance, prestige	Control, app/software integration
Expense Mgmt	Basic	Moderate	Advanced (real-time, scanning)
Best For	Working capital/cash flow	Travel/Perks	Operational control/Team spend

How to Choose

- **If you need a credit line:** Look at traditional bank cards (via your own bank) or ICS if you want a standalone program.
- **If you prioritize expense control:** Choose a fintech platform (like Soldo or others) that allows you to set specific limits for employees and syncs automatically with your accounting software.
- **If you travel frequently:** American Express is widely considered the leader in this space due to its travel insurance, lounge access, and membership rewards program.

Recommendation: Before applying, check if your current business bank already offers a corporate program, as they often provide integrated dashboards and easier approval for existing customers. If your needs are more complex—such as managing SaaS subscriptions or tracking hundreds of small team transactions—evaluate fintech platforms for their superior automation features.

SEARCHED

No web search run.

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Perplexity perplexity/sonar · 29 October 2026, 13:47 UTC

RECOMMENDED ICS, ABN AMRO, Pleo, Moss, Payhawk, Spendesk, Soldo, Revolut Business, Wise, Airwallex

There are two broad kinds of “corporate card” in the Netherlands: **traditional credit cards** and **spend-management platforms**. The first provide a card and credit facility; the second focus on issuing employee cards, setting controls, and automating receipts and bookkeeping.

Provider	Best suited to	Main strengths	Main trade-offs
American Express Corporate	Companies with frequent travel and business spending	Corporate card programme, employee cards, and an extended payment period of 30–58 days. The standard fee shown is €60 per card per year . ¹⁵	Check acceptance for your merchants and destinations; card fees and terms can depend on the programme.

Question h14 · Perplexity, continued

Provider	Best suited to	Main strengths	Main trade-offs
ICS / Mastercard Corporate	Businesses wanting a conventional Mastercard not tied to one bank	ICS offers business and corporate cards, spending controls, and broad Mastercard acceptance. Its listed Mastercard Corporate fee is €48 per year . ²	Less of an all-in-one expense workflow than specialist platforms; check the credit and eligibility terms for your company.
ABN AMRO Corporate Card	Larger SMEs and corporates already banking with ABN AMRO	Traditional card programme for employee business spending; the bank lists €45 per year and says the card is aimed at its business clients. ⁴	Requires an ABN AMRO business relationship; not as focused on spend-management software as dedicated platforms.
Pleo	Small and mid-sized teams wanting straightforward employee spending and receipt capture	Employee cards paired with expense-management tools and accounting workflows. ⁶¹⁰	A software-led option rather than simply a low-cost credit card; compare plan limits and pricing for your team.
Moss	Finance teams wanting cards plus accounting and expense workflows	Combines corporate cards and spend management, with an emphasis on accounting integrations and visibility. ⁶⁸	Pricing is not consistently published and may depend on modules or usage. ¹¹
Payhawk	Larger or more structured finance teams	Stronger controls and workflows across cards, expenses, and finance operations; positioned for teams needing detailed oversight. ⁶⁸	Likely more platform than a small business needs; confirm costs and implementation requirements.
Spendesk	Mid-market teams consolidating cards, expenses, and related finance processes	Broad spend-management platform; published positioning highlights virtual cards and approval controls. ¹¹	Quote-based pricing makes direct comparison harder. ¹¹
Soldo	Teams that want tight budgets and employee spending limits	Prepaid employee cards with rules and controls; the cited comparison notes Exact Online and SAP integrations. ⁷	Prepaid rather than a credit line, and there is a monthly platform cost. ⁷
Revolut Business / Wise / Airwallex	Businesses with substantial international or multi-currency spending	Useful for multi-currency accounts and international payments; Revolut Business also offers team cards. ⁷¹⁰	These are broader business-finance products, not always a like-for-like replacement for a corporate credit programme or full expense platform.

Practical shortlist:

- For a **traditional credit card**, compare Amex, ICS, and your bank's corporate card.
- For **employee cards, spend controls, and automated expenses**, look at Pleo, Moss, Payhawk, Spendesk, or Soldo.
- For **international payments and FX**, compare Revolut Business, Wise, and Airwallex.

The key decision is whether you need **credit and payment float** or primarily **control and automation**. Also compare acceptance, foreign-exchange fees, accounting integrations, employee limits, and whether the provider requires a specific bank relationship. Fees and product terms can change, so verify current terms directly before choosing.

SEARCHED

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Question h14 · Perplexity, continued

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Which company cards in the Netherlands have no monthly fee?

ChatGPT gpt-6-luna · 29 October 2026, 13:47 UTC

RECOMMENDED Qeld, Wise, GoDutch, Vivid Business Free Start, Qonto Starter

If you mean **business payment cards**, these options in the Netherlands currently advertise **no monthly card/account fee**:

Provider	What's free	Important caveats
Qeld Visa Business	No monthly or annual card fee; advertises 1% cashback.	It's a credit card . Interest can apply if you repay in instalments; cash withdrawals and late payments may cost extra. (qeld.nl)
Wise Business	First card on the account is free, with no subscription fee.	Team cards cost €4 each; some other services, such as currency conversion, can have fees. It's a debit card , not a credit card. (wise.com)
GoDutch Free	€0/month and includes a free virtual Mastercard .	Physical cards are included in paid plans; the Free plan charges €0.12 per transfer. (godutch.com)
Vivid Business Free Start	€0/month; virtual and physical cards are listed as free.	Fees may apply to some transactions and services, such as cash withdrawals or foreign-currency spending. (vivid.money)
Qonto Starter	€0/month, including one virtual card.	A physical card costs €5/month plus €6 delivery; the free plan is aimed at freelancers/sole proprietors without employees. (support-nl.qonto.com)

Closest match for a no-fee business credit card: Qeld. For a no-monthly-fee debit card: Wise or GoDutch. Check the full fee schedule for your expected use—"no monthly fee" doesn't necessarily mean no transaction, foreign-exchange, or cash-withdrawal fees.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:47 UTC

RECOMMENDED Qeld, Moss, N26, GoDutch, Revolut Business, Wise MENTIONED bunq, Finom NEGATIVE Amex Green, ICS, ABN AMRO's Corporate Card

Several Dutch business cards have no monthly fee, but the picture depends on whether you want a credit card or a prepaid/debit card, and most still charge an annual fee or a one-off card fee.

Business credit cards with no monthly or annual fee

Question h15 · Claude, continued

- **Qeld VISA business credit card:** Multiple sources say it has no monthly or annual fees, plus 1% cashback and the option to pay the full bill in instalments, paying off only 5% of the outstanding amount each month. One Qeld page also asks visitors to join the waitlist for its new small business card, so check whether you can apply now.
- **Moss:** Listings disagree. One says it has no fixed monthly fees, with an annual fee of €120 shown on that page, while another lists a free annual fee. Confirm the current price before applying.

Prepaid or debit business cards with no monthly fee

- **N26 Business Mastercard:** Listed at €0.00 per year, but it is prepaid, so there is no credit line. This means the card has no spending limit and cannot be paid on credit.
- **GoDutch Free package:** GoDutch offers four packages: Free (€0 per month), Starter (€12 per month), Pro (€29 per month) and Max (€49 per month). Its Debit Mastercard has no annual or transaction fees. Its Free package also limits raising the card limit to BVs that have existed for at least six months.
- **Revolut Business:** A free basic plan includes a business account, physical and virtual cards, and basic accounting exports. The free plan does have monthly limits.
- **Wise:** Wise lists no subscription fee, a one-off EUR 7 card fee, and free ATM withdrawals up to EUR 250 a month, though this is a personal-account figure from one guide.

Cards with monthly or annual fees to watch for

- **bunq and Finom:** A listing shows a €0 annual card fee for bunq and Finom, but bunq's business plans include business cards, but whether a credit card is offered depends on bunq's own assessment.
- **Amex Green:** Free in year one, then EUR 6.50/month, so it is not fee-free long term.
- **ICS and bank-issued business cards** usually carry an annual fee. For example, ABN AMRO's Corporate Card costs €45.00 per card per year.

Caveats: Several sources are comparison sites that earn commissions, and some figures conflict or are dated. Check each provider's current tariff sheet before choosing. Also check whether a business account is required, what the spending limit is, and whether you need a credit line or can work with a prepaid card.

SEARCHED

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plus 10 more pages found, not cited

Gemini gemini-3.1-flash-lite · 29 October 2026, 13:47 UTC

RECOMMENDED Qeld, N26 NEGATIVE ING, ABN AMRO, ICS

In the Netherlands, finding a company card without monthly or annual fees generally means looking at **prepaid business cards** or specific **neobank offerings**. Traditional banks (like ING, ABN AMRO, or ICS) almost always charge an annual fee for their business credit cards.

Question h15 · Gemini, continued

Here are the most notable options that do not charge monthly or annual fees:

1. Qeld (Business Visa)

- **Cost:** No monthly or annual fees.
- **Key Features:** It offers 1% cashback on all business purchases. It functions as a credit card with the option to pay in installments if needed, though you can also pay off the balance to avoid interest.

2. N26 (Business Mastercard)

- **Cost:** The standard N26 Business account and card are free of charge.
- **Key Features:** This is a prepaid card. You must load funds onto the account to use it, meaning you cannot go into debt. It offers 0.1% cashback on purchases and is well-regarded for its easy-to-use app and mobile integration.

Important Distinctions to Keep in Mind

- **Credit vs. Prepaid (Debit) Cards:** Most "free" business cards are technically **prepaid** or **debit cards**. You load them with your own money rather than borrowing from the card issuer. While they are accepted almost everywhere (like regular Mastercards/Visas), they do not offer the "buy now, pay later" credit facility that traditional corporate cards do.
- **Traditional Bank Cards:** If you require a traditional credit card (where you get a monthly credit limit and pay off the balance afterward), expect to pay a fee. For example, the ING Businesscard or ABN AMRO Business Card typically come with an annual fee.
- **Foreign Transaction Fees:** If you travel frequently, check if the card charges a "foreign exchange fee" or "markup" for transactions in currencies other than the Euro. Some cards (like N26) are more competitive in this area than traditional banks.

Recommendation: If your primary goal is to avoid monthly costs, look into **Qeld** if you want a credit-like experience with cashback, or **N26** if a prepaid/debit card suffices for your business needs. Always check the provider's official website before applying, as terms and promotional offers can change.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:47 UTC

RECOMMENDED Qeld (top pick), NS-Business Card

If you mean **business payment cards** in the Netherlands, the clearest option I found with **no monthly or annual card fee** is:

- **Qeld VISA Business Credit Card** – Qeld says the card has no monthly or annual fee. Paying your statement in full by the due date avoids interest; paying in instalments incurs interest.²

Question h15 · Perplexity, continued

If you mean a **company travel card**, rather than a payment card:

- **NS-Business Card (Basis)** – the card and basic option have no subscription fee. You pay for journeys you make; subscriptions or other travel add-ons can cost extra. ⁷¹²

“No monthly fee” doesn’t necessarily mean no costs at all—check transaction, interest, usage and optional-service charges.

SEARCHED

Netherlands business card no monthly fee company card
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APPENDIX A · QUESTION H16 · HEAD · COMPARE · INFORMATIONAL

Should a company in Spain give staff company cards or keep reimbursing their expenses?

ChatGPT gpt-6-luna · 29 October 2026, 13:47 UTC

BRANDS READ none

For most Spanish companies, a hybrid approach works best: give company cards to staff who incur business expenses regularly or incur large costs, and keep reimbursements for occasional or small expenses.

A company card reduces the need for employees to front money and simplifies payment tracking. But it **doesn't remove the need to document and justify each expense**: the card transaction alone isn't enough. Set clear rules on permitted spending, limits, receipt or invoice submission, approvals, and how personal or unsupported charges are handled. (stripe.com)

Reimbursement is still useful for infrequent expenses and for cases where a card isn't practical. It also lets the company check claims before paying, but employees may have to wait to be repaid and temporarily use their own money.

Tax point: the payment method—company card or reimbursement—doesn't by itself determine tax treatment. For eligible business travel payments, Spain's Tax Agency says the employer must be able to substantiate the trip's date, place, and business reason; specific IRPF exemptions and limits apply. (sede.agenciatributaria.gob.es)

Practical policy: use company cards for routine spend, require itemised supporting documents and prompt reconciliation, and retain a reimbursement route for exceptions. Have your Spanish accountant check the policy and documentation process, especially for VAT and travel allowances.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:47 UTC

BRANDS READ none

Short answer: For most Spanish companies, a hybrid works best. Use company cards for recurring, predictable business spend such as travel, transport and lodging, and keep reimbursement for small, occasional items and mileage. Several tax points should drive the choice, and I couldn't confirm the current legal position on every one, so check the VAT points with a Spanish adviser.

Why cards often win

- Cards let staff avoid fronting costs. The amount is deducted directly from the company account.
- Cards suit regular expenses. When an employee regularly incurs company expenses, the company director might want to authorize a company credit card for the employee.

Question h16 · Claude, continued

- Card spend is easier to control. Limits can be set, and the company reserves the right to check the latest movements of the card, which helps with personal-use risk.

Why reimbursement still matters

- Mileage on a personal car is usually reimbursed, not carded. Several sources cite a maximum tax-exempt allowance of 0.26€ / km, though one source gives €0.19 per kilometre, so confirm the current figure with your collective agreement or adviser.
- Reimbursed travel costs can be tax-free. Public transport costs are not subject to tax providing they have presented their receipts. Meal and lodging allowances are exempt only up to set limits, and if they don't exceed the stated amounts, you won't be subject to personal income tax on them. Amounts above the limits are taxable.

VAT is the key Spanish-specific issue

- One 2024 source says Article 96 of the Spanish Value Added Tax Law generally and absolutely prohibits the deduction of VAT paid on goods and services used for client, employee, or third-party expenses. That source also notes a referral to the EU Court of Justice on whether this is compatible with EU law. I couldn't confirm the outcome, so this is worth checking before you rely on VAT recovery.
- Recovery also depends on documentation. For card or reimbursed spend, you need full invoices, not just receipts. Only with a full Tier 3 invoice (company name, NIF, and address) can you reclaim VAT. A receipt with the company name alone supports the IS deduction but not input VAT recovery. Card statements alone rarely meet this, so require invoices to be obtained for card spend.

Other practical points

- Set rules for personal charges. If under an exceptional occurrence, the employee uses the card for personal expense, they should notify the accounting department immediately, and reimburse this amount.
- Restrict cards to employees who need them. One Spanish guide suggests a company credit card should only be assigned to a regular salaried employee.
- Plan for leavers. The employee must return the card immediately upon departure from the company.
- Avoid cash and gifts on cards. Cash withdrawals should be limited, and gifts face separate restrictions. Spanish VAT rules generally deny deduction on client gifts, and client-attention spending has a deductibility cap, so check these before putting them on cards.

Suggested approach: Issue cards to staff who travel or spend regularly, and require full invoices for everything charged. Keep reimbursement for mileage, small ad hoc costs and staff without cards, with clear per-diem limits. Before finalising, confirm the current mileage rate, the Article 96 position, and your collective agreement's terms with a Spanish tax adviser. Many of the sources I found are vendor blogs, so treat them as starting points rather than authority.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:47 UTC

RECOMMENDED Pleo, Airwallex, Wallester

Deciding between corporate cards and expense reimbursement in Spain depends on your company's size, the frequency of employee spending, and your administrative capacity. Both methods are widely used, but they serve different needs and carry distinct implications.

1. Corporate Cards: Best for Efficiency and Control

Corporate cards (physical or virtual) are increasingly popular in Spain because they streamline the entire spend management process.

- **Pros:**
 - **Efficiency:** They eliminate the need for employees to use personal funds, which improves employee satisfaction—especially for those who travel frequently or incur significant business costs.
 - **Real-Time Control:** You can set spending limits, block specific merchant categories, and track expenses in real-time.
 - **Reduced Admin:** Transactions are automatically recorded, saving the finance team time on processing manual reports.
- **Cons & Risks:**
 - **Misuse:** If a card is used for personal expenses, the employee must reimburse the company immediately. Misuse can lead to internal friction or tax complications if not tracked correctly.
 - **Responsibility:** You must have a clear policy in place stating that cards are for business use only and that the company reserves the right to cancel them or withhold amounts from final settlements (*finiquito*) if misused.

2. Expense Reimbursement: Best for Low-Frequency Spending

Traditional reimbursement (where employees pay out-of-pocket and are later repaid) remains a valid option for many Spanish businesses.

- **Pros:**
 - **Simplicity for Low Volume:** If employees only have occasional, small expenses, the administrative overhead of managing cards for everyone may not be worth it.
 - **Policy Compliance:** It often forces a manual review of every receipt, which can act as a secondary check before payment is issued.
- **Cons:**
 - **Employee "Float":** Employees are essentially lending the company money, which can be a point of frustration if reimbursements are delayed.
 - **Administrative Burden:** Manually processing, verifying, and approving expense reports is time-consuming and prone to human error.
 - **Lack of Visibility:** Finance teams often don't see expenses until long after they have been incurred, making budget management reactive rather than proactive.

Key Considerations for Spain

When managing expenses in Spain, keep these factors in mind regardless of the method you choose:

- **Tax Compliance:** All expenses must be properly justified with a valid invoice or receipt to be tax-deductible for Corporate Tax purposes and to manage VAT correctly. Digital expense management software is highly recommended to ensure your records are compliant with Spanish Tax Agency (AEAT) requirements.
- **Dietas (Subsistence Allowances):** Spain has specific rules for *dietas*—tax-exempt allowances for travel and accommodation. Ensure your policy aligns with current legal thresholds to avoid unnecessary tax liabilities.

Question h16 · Gemini, continued

- **Mileage:** If reimbursing employees for using their personal vehicles, keep in mind the current tax-exempt mileage allowance (as of recent data, 0.26€/km).
- **Hybrid Approach:** Many modern companies in Spain use a **hybrid model**:
 - **Corporate cards** for high-frequency spenders (sales teams, frequent travelers) and recurring subscriptions.
 - **Reimbursement** for infrequent, one-off expenses (e.g., occasional office supplies or ad-hoc client lunches).

Recommendation

- **Switch to Corporate Cards if:** You have employees who travel, incur regular business costs, or if you want to eliminate the administrative burden of manual reports. Platforms like *Pleo*, *Airwallex*, or *Wallester* are well-integrated into the Spanish market and provide the tools to enforce company policies automatically.
- **Stick to Reimbursement if:** Expenses are rare, small, and unpredictable, and your current manual process is not causing significant delays or dissatisfaction among your staff.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:47 UTC

BRANDS READ none

For most companies in Spain, a hybrid approach is best: use company cards for frequent, predictable business spending, and reimburse employees for occasional out-of-pocket costs. Neither method removes the need to prove that a cost was genuinely business-related.

Company cards suit...	Reimbursements suit...
Frequent travel, meals, fuel, subscriptions or team purchases	Infrequent or unexpected expenses
Staff who regularly spend on the company's behalf	Employees who rarely incur work costs
Businesses that can manage card limits and transaction reviews	Businesses wanting to avoid issuing and administering cards

The key control is the expense process, not the payment method. Require a receipt or invoice, business purpose, date and relevant project or trip details; set spending limits and prohibited categories; reconcile transactions promptly; and have someone review exceptions. A card statement proves payment, not that the expense was for the business. For VAT recovery, the expense must be for business use, and the company should retain appropriate supporting evidence. ¹

For employee travel, apply Spain's specific IRPF rules rather than treating every card charge or reimbursement as automatically tax-free. For example, qualifying business mileage in a private vehicle is exempt up to **€0.26 per kilometre**, plus justified tolls and parking; the business trip must be substantiated. ¹⁰ Subsistence and accommodation allowances also have conditions, including that the trip is to a municipality other than the employee's usual workplace and residence, and the employer must be able to show the trip's date, place and reason. ⁷

Practical recommendation: issue cards to staff with regular business spending, preferably with individual limits and receipt capture; keep a straightforward reimbursement route for occasional costs. Prohibit personal use or require prompt repayment and proper payroll treatment where it occurs. If your company has many cardholders, substantial travel, or complex VAT recovery, have your Spanish gestor or tax adviser check the policy and accounting workflow.

Question h16 · Perplexity, continued

SEARCHED

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APPENDIX A · QUESTION H17 · HEAD · RECOMMEND · DECISION

What's the best company card for a small business in Ireland?

ChatGPT gpt-6-luna · 29 October 2026, 13:47 UTC

RECOMMENDED Revolut Business (top pick), Wise Business, AIB Classic Visa Business, Bank of Ireland Business Credit Card

If by “company card” you mean a card for business expenses, **Revolut Business is my best all-round pick for a small Irish business that wants cards for a team and spend controls.** Its plans start at **€10/month**, with physical and virtual cards and per-card spending controls. Check whether the plan's transfer and currency-exchange allowances suit your business. (revolut.com)

Other good fits, depending on what you need:

- **Wise Business** – best if you often pay in foreign currencies. The first card is free, extra team cards cost **€4 each**, and spending in a currency you already hold is free; currency conversion has a fee. (wise.com)
- **AIB Classic Visa Business** – best if you specifically need a **credit card** and already bank with AIB. It has a **€19.05 annual fee plus €30 annual government stamp duty per card**. (aib.ie)
- **Bank of Ireland Business Credit Card** – another credit option if you already hold a BOI business current account; the standard card's annual fee is **€31**, plus the applicable government stamp duty. (businessbanking.bankofireland.com)

Bottom line: For most small teams, I'd start by comparing **Revolut Business** with **Wise Business**. If you need actual credit rather than a debit card, compare AIB and BOI instead. The right choice mainly depends on whether you need employee cards and controls, foreign-currency spending, or credit and a bank relationship. These products and fees can change, so check the provider's current terms before applying.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:47 UTC

RECOMMENDED AIB, Classic Visa Business, Premier Visa Corporate Card, Executive Visa Corporate Card, Bank of Ireland, Revolut Business **MENTIONED** AIB Click card, Chase Ink Business Unlimited

The best choice depends on your business, but the Irish-specific evidence is thin. Most of the "best business card" rankings I found are for US cards, which generally aren't available to Irish businesses (from my own knowledge, so check before relying on it).

Irish options from the sources:

Question h17 · Claude, continued

- **AIB business cards:** AIB appears to have the clearest business-specific range in Ireland. One source says AIB has the only clearly labelled business credit card range in the Irish market. The entry-level Classic Visa Business card is listed at an annual fee of €19.05 and a minimum limit of €650. Higher tiers are the Premier Visa Corporate Card at €100 per year with a €2,000 minimum limit, and the Executive Visa Corporate Card at €200 per year with a €4,000 minimum, including airport lounge access.
- **Bank of Ireland:** Sources disagree. A 2025 Dublinledgers guide lists a Bank of Ireland business card with credit limits of up to €120,000 for up to 5 cards and a CardController tool for managing employee spending. However, a separate guide says Bank of Ireland does not publish a dedicated business credit card product, so applicants typically look at personal cards. Check current availability directly with the bank.
- **Personal cards as a fallback:** Some sole traders use personal cards. Comparison data from late 2026 shows an AIB Click card with a 13.8% representative APR and no annual fee, which is cheap if you carry a balance but not a rewards card.

Rewards-focused cards: The popular US picks, such as Chase Ink Business Unlimited (\$0 annual fee, unlimited 1.5% cash back, a \$1,000 bonus), are useful benchmarks for what to look for, but I couldn't confirm they're open to Irish businesses. I also didn't find current Irish business-card data for fintech options such as Revolut Business, which is worth comparing alongside the banks.

Practical suggestion: If you want a dedicated business card with employee cards and spending controls, start with AIB's business range and get quotes from Bank of Ireland. If you mainly want rewards, Irish-issued options are limited, so compare Revolut Business and your bank's offers on fees, limits, and cashback before applying. Confirm the fees and terms on each provider's site, since these change often.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:47 UTC

RECOMMENDED AIB, Revolut Business, Airwallex

There is no single "best" card for every small business in Ireland, as the right choice depends on your specific needs—such as whether you require a revolving line of credit, multi-currency features for international trade, or simplified expense management.

In Ireland, business card solutions generally fall into three categories: **Traditional Bank Credit Cards**, **Fintech Business Accounts**, and **Specialized Expense Management Cards**.

1. Traditional Bank Credit Cards (AIB, Bank of Ireland)

These are best if you need a formal credit facility, want to maintain a lending relationship with a traditional bank, or prefer face-to-face service.

- **AIB:** Offers a range of Visa business credit cards (e.g., Classic, Corporate). Features include contactless payments, travel insurance (on certain cards), and liability waiver insurance. They are often integrated into standard business banking packages.

Question h17 · Gemini, continued

- **Bank of Ireland:** Provides business credit cards that can be managed alongside your business current account. They are a stable option for businesses that already bank with BOI and want to keep all finances under one roof.
- **Considerations:** Traditional cards typically come with annual fees (e.g., €19.05 or more depending on the card type) and Government Stamp Duty (€30 per card). Approval is subject to a full credit assessment.

2. Fintech Solutions (Revolut Business)

Revolut is a popular choice for Irish small businesses that prioritize technology, ease of use, and international functionality.

- **Pros:** Very fast setup compared to traditional banks, excellent mobile app, real-time spending notifications, and competitive foreign exchange rates. It is highly efficient for teams, allowing you to issue physical and virtual cards to employees with customizable spending controls.
- **Cons:** It is a paid service (monthly subscription fees apply), and customer service is primarily digital. Some larger, more traditional Irish companies may occasionally have issues processing payments from non-traditional IBANs (though this is becoming less common).
- **Best for:** Startups, businesses with international operations, and those who want to avoid the administrative burden of traditional banking.

3. Specialized Expense Management (Airwallex)

If your business has significant international spending or complex expense management needs, platforms like Airwallex are worth considering.

- **Features:** They offer multi-currency business Visa cards that allow you to spend from held balances in various currencies, helping to eliminate unnecessary foreign exchange fees.
- **Management:** Highly advanced spend management tools, such as the ability to create virtual cards for specific vendors or one-time use, set strict limits, and integrate directly with accounting software.

Summary Comparison Table

Feature	Traditional Banks (AIB/BOI)	Fintech (Revolut Business)	Expense Management (e.g., Airwallex)
Best For	Established credit, local banking	Speed, international payments	Expense control, multi-currency
Setup Speed	Slower (requires documentation)	Very fast (fully digital)	Fast
Fees	Annual fees + Government duty	Monthly plan fees	Transactional/Subscription
Key Perk	Credit line / Overdraft options	Modern app / Team cards	No FX fees on many spends

Recommendation for Your Business

- **If you need credit to smooth cash flow:** Go with a traditional bank (AIB or Bank of Ireland). They are the standard for credit facilities and have established processes for small business lending.
- **If you need daily efficiency and team cards:** Choose **Revolut Business**. It is widely regarded as the most user-friendly for day-to-day operations and team spending.
- **If you trade internationally:** Look at **Airwallex** or **Revolut**, as both offer superior multi-currency capabilities compared to traditional Irish bank cards, which often charge higher currency conversion fees.

Pro-Tip: Many Irish businesses use a "hybrid" approach: they maintain a traditional bank account for essential lending and local payments, while using a fintech card (like Revolut or Airwallex) for daily expenses, travel, and international transactions to save on fees and streamline bookkeeping.

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No web search run.

Question h17 · Gemini, continued

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:47 UTC

RECOMMENDED Revolut Business, AIB Classic Visa Business, AIB Purchasing Visa Card

For most small businesses in Ireland, I'd shortlist Revolut Business for day-to-day spending and AIB Classic Visa Business if you specifically need a credit card. They serve different purposes: Revolut's cards are business expense cards, while AIB's is a credit card with a credit limit.

- **Best for team spending and managing expenses: Revolut Business.** It offers physical and virtual expense cards, and tools to manage staff spending. Its Basic plan is listed from **€10/month**; check the current plan and card charges against how many users and transactions you expect.³¹⁰¹³
- **Best if you want a conventional business credit card: AIB Classic Visa Business.** It has a **€19.05 annual bank fee per card**, plus **€30 annual government stamp duty per credit card**. AIB lists a minimum credit limit of €650. Foreign-currency fees are 1.75% for Visa Europe transactions and 2.75% for the rest of the world.¹²
- **Best for high-volume, low-value purchases: AIB Purchasing Visa Card.** AIB lists no annual bank fee, but the €30 annual stamp duty still applies to each credit card.¹⁶

My practical pick: choose Revolut if you mainly want easy staff cards and spending controls; choose AIB Classic if you need a credit facility and prefer a traditional bank card. Before deciding, compare foreign-currency costs, subscription fees, accounting integrations, and whether the provider's account setup suits your company. Check the providers' current terms directly, as fees and plan details can change.

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Which business card in Italy has the lowest fees?

ChatGPT gpt-6-luna · 29 October 2026, 13:47 UTC

RECOMMENDED Wallester Business Free (top pick)

If you mean a **business expense card for a company in Italy**, **Wallester Business Free** appears to have the lowest ongoing fees among the options I checked: **€0/month**, with up to **300 virtual cards** and physical-card issuance included. Standard delivery for a physical card costs **€5**. (wallester.com)

Watch for the costs that can change the comparison: ATM withdrawals cost **2% (minimum €2)**, and payments in a currency other than the account currency incur the Visa exchange rate **plus 2%**. (wallester.com)

So it's a strong low-cost choice if you mainly make **euro purchases** and want expense-management cards. If by “business card” you mean a **credit card** or a **POS card reader for accepting customer payments**, tell me which—the cheapest option will be different.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:47 UTC

RECOMMENDED Finom, Wallester, Vivid, Qonto NEGATIVE Tot, Carta Oro Business

There's no single cheapest business card in Italy, because the answer depends on whether you withdraw cash, spend abroad, or need many cards. The most common zero-monthly-fee options are Finom, Wallester, Vivid Money, and Qonto (on certain plans).

- **Finom:** The business card, on the Visa network, has a free monthly fee and no activation costs. Withdrawals are free up to €500 on the base plan.
- **Wallester:** Its free base plan lasts for life and includes 300 cards. Its ATM withdrawals cost €2 in several comparisons (a comparison table from May 2026 lists this). Its spending limit is also high, at €25,000 per month in one listing.
- **Vivid Money:** Its base plan is free, but the withdrawal fee is inconsistent across sources. One listing gives 2% for ATM withdrawals, while a January 2026 comparison gives 1%.
- **Qonto:** Its monthly fee depends on the plan. One listing shows from €9 per month, while a more recent comparison lists it as free depending on the plan.

Some options cost money every month. Tot's card costs €7 per month and charges 3.99% on withdrawals. American Express's Carta Oro Business is free for the first year and then costs €17 per month.

For most small businesses that rarely withdraw cash, Finom or Wallester are the strongest free options. Wallester may suit you best if you need many cards. Check current pricing on each provider's site before applying, because these figures change often and the sources I found disagree on some details.

Question h18 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:47 UTC

RECOMMENDED Bizay, Pixartprinting, MyTicketprinting, MOO, Eliocenter, Pettinaroli, Lets Connect Card, Qonto, Revolut Business, Finom, Tot, Vivid

To clarify, "business card" can refer to two very different things: **physical printed marketing cards** and **corporate payment cards (credit/debit/prepaid)**. Depending on which you need, here is the information for the Italian market as of October 2026.

1. Printed Marketing Business Cards

If you are looking for the lowest fees/prices for printing physical business cards, several online services offer highly competitive rates in Italy.

- **Budget Options:** Sites like **Bizay** often advertise very low starting prices (e.g., hundreds of cards for under €10). **Pixartprinting** and **MyTicketprinting** are also popular, reliable choices for cost-effective, high-quality printing with various paper and finish options.
- **Custom & Premium:** If you need design services or premium materials, **MOO** is a well-known option, while local printers like **Eliocenter (Milan)** or **Pettinaroli** offer more bespoke, traditional printing.
- **Digital Alternatives:** For a one-time fee, you can purchase **NFC/QR-based cards** (e.g., from *Lets Connect Card*) which eliminate recurring printing costs because you can update your digital profile whenever your information changes.

2. Corporate Payment Cards (Credit/Debit)

If you are looking for the business card for payments with the lowest fees, the landscape is dominated by **fintech providers** that typically offer lower costs and better digital integration than traditional Italian banks.

- **Top Low-Cost Options:** Many modern business accounts offer cards with low or no monthly fees, often coupled with expense management software. Popular providers in Italy include:
 - **Qonto:** Widely used by SMEs and freelancers for its integrated expense management and competitive pricing.
 - **Revolut Business:** Known for multi-currency support and excellent control over team cards (virtual and physical).
 - **Finom:** Offers strong integration between banking and accounting, with cashback features that can help offset management costs.
 - **Tot:** Offers a business credit card specifically designed for Italian professionals and businesses, often included in their subscription plans.

Question h18 · Gemini, continued

- **Vivid Money:** Known for flexible spending limits and cashback programs.

How to find the "lowest fee" payment card:

- **Avoid traditional "Credit" cards if possible:** Traditional bank-issued credit cards often carry high annual fees. Prepaid or "Debit" business cards from the fintechs listed above are usually much cheaper or free to maintain.
- **Look for Cashback:** If you have high spending volume, a card with a cashback program (like those offered by Finom, Tot, or Vivid) can effectively make the card "cheaper" than a card with a zero-fee structure but no rewards.
- **Compare "All-in" Costs:** Don't just look at the annual fee. Check the costs for currency conversion (important if you trade internationally), ATM withdrawals, and issuing additional cards for employees.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:47 UTC

RECOMMENDED N26 Business Standard (top pick), Wise Business

If you mean a **business debit card for everyday spending**, **N26 Business Standard** appears to be the lowest-fee option among the results: it has **no monthly fee** and includes a virtual debit card. Its free plan is aimed at freelancers and self-employed people, so check that it suits your business structure. ¹

For a **physical card**, **Wise Business** offers the first card at **no subscription cost**; ATM withdrawals are free up to **€250 per month**, then cost **2.69%** on the excess. ²

There isn't one cheapest card for every use: foreign-currency spending, cash withdrawals, and eligibility can change the answer. What matters most to you—no monthly fee, a physical card, or low fees abroad?

¹ N26 Business plans (n26.com)

² Wise Business card fees (wise.com)

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Question h18 · Perplexity, continued

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APPENDIX A · QUESTION H19 · HEAD · RECOMMEND · DECISION

Which corporate card works best for a company with staff in several European countries?

ChatGPT gpt-6-luna · 29 October 2026, 13:47 UTC

RECOMMENDED Pleo (top pick), Airwallex, Payhawk

For a company with employees in several European countries, I'd shortlist Pleo and Airwallex; my default pick is Pleo if you mainly want employee cards and expense management. It supports businesses in 16 European markets, and staff can have virtual cards and receive physical cards in any EEA country. (pleo.io)

Choose **Airwallex** instead if your bigger need is **multi-currency spending**: its cards can draw from held currency balances, which can help avoid unnecessary FX conversions, and it offers spend controls and expense-management tools. Check whether its card and account setup is available for your company's specific legal entities and employee locations. (airwallex.com)

If you have **multiple legal entities or more complex finance workflows**, also evaluate **Payhawk**; it markets card and spend management across multiple countries and entities. (payhawk.com)

Practical caveat: these are generally debit/prepaid-style spend tools, not necessarily conventional credit cards. Before choosing, confirm that each country where you need cards—and each employing entity—is eligible, and compare accounting integrations, FX fees, and funding requirements. If you share the countries, company size, and accounting software, I can narrow the recommendation.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:47 UTC

RECOMMENDED Pleo, Payhawk, Airwallex, Revolut Business, Wise Business, Brex MENTIONED American Express Business

There's no single winner. The best fit depends on whether your staff are in EU countries, the UK, or elsewhere, and on how much you spend on cards and FX. Here's how the main options compare based on current reviews.

Strongest candidates for a multi-country European team

- **Pleo:** Often the first recommendation for European firms. One source calls it the go-to solution for companies with a presence in Europe or the UK, and says its strong handling of VAT and European accounting nuances stands out. It's aimed at startups and scale-ups, so check whether its spend controls and approval workflows are deep enough for a larger organisation.

Question h19 · Claude, continued

- **Payhawk:** Suited to multi-entity businesses. It issues Visa debit and credit corporate cards across 32 countries, with seven local card currencies including USD, GBP, and EUR. It's worth comparing if you need to manage several legal entities.
- **Airwallex:** Strong if you spend in many currencies. It lets companies issue multi-currency cards to employee cohorts across 20+ currencies. One comparison says it charges a flat 0.5% FX fee on major currencies, with no allowance cap, though pricing varies by source.
- **Revolut Business:** Good for EU-based teams that want a consumer-grade app. Reviewers say Revolut is the better default if your business is UK or EU based, low-to-moderate volume, and you value the consumer-grade app experience. Its free FX allowance matters here, since one source notes that Revolut Basic gives a USD \$1,000 no-fee FX allowance, then a 0.6% markup above the allowance. Expect tiered plan fees, and check that the features you need are on your plan.
- **Wise Business:** Best if FX cost is your main concern. Wise always uses the mid-market exchange rate, with FX fees from 0.33% above mid-market. Its cards are simpler, though. One review describes them as simple and functional, mainly for paying and moving money, so it's weaker for granular spend controls.

Traditional option

- **American Express Business:** Better for large companies with heavy travel and high spend. One guide says FX fees are higher than fintech rivals, so it's less attractive if you make many cross-border payments.

How to decide

1. **Entities:** If each country has its own legal entity, look at multi-entity tools such as Payhawk, Airwallex or Brex.
2. **Accounting:** Confirm the card syncs with your ERP or accounting software. Pleo, Payhawk and Revolut list broad integrations.
3. **Spend volume and FX:** Heavy cross-border spending favours Wise or Airwallex. Light spending inside the EU may suit Revolut or Pleo.
4. **Controls and approvals:** If you need strict policy enforcement, prioritise Pleo, Payhawk or Revolut's higher tiers.

Most of these reviews come from providers' own blogs or affiliate-style comparisons, and fees and features change often. Before committing, request current pricing and get a quote for your actual monthly spend and countries.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:47 UTC

RECOMMENDED Pleo, Wise Business, Revolut Business, Airwallex, Moss

For companies with staff spread across multiple European countries, the best corporate card solutions are those that provide a **unified platform** for multi-currency management, centralized spend control, and seamless integration with accounting software.

Traditional bank-issued credit cards are often insufficient for international teams because they struggle with multi-currency handling and lack the granular spend controls needed for distributed operations.

Recommended Corporate Card Solutions for European Teams

Modern "spend management" platforms are generally considered the best fit for international European businesses. These providers allow you to issue cards to employees across different countries while maintaining oversight from a single dashboard.

- **Pleo:** Widely regarded as a top choice for European startups and SMEs. It is excellent for managing team spending with a user-friendly interface that simplifies receipt capture and accounting reconciliation.
- **Wise Business:** Highly rated for its transparency and competitive foreign exchange (FX) rates. It is a strong option if your team frequently deals with multiple currencies, as it allows you to hold and spend from various currency balances.
- **Revolut Business:** A popular choice for its "fintech-first" approach. It offers robust multi-currency features, virtual cards, and strong integration capabilities, making it well-suited for companies that need a flexible, digital-native banking experience.
- **Airwallex:** Often highlighted for cross-border trade and scaling enterprises. It excels in letting businesses issue cards to employee cohorts in different countries while reconciling everything on a unified platform.
- **Moss:** A strong contender for businesses looking for a balance of credit, spend control, and automated bookkeeping. It offers unlimited virtual and physical cards and is highly regarded for its ease of use in managing expenses.

Key Considerations for Your Decision

When choosing the right provider for your specific needs, evaluate them against these criteria:

1. **Multi-Currency Support:** Ensure the platform allows you to hold and spend in the specific currencies your team uses (e.g., EUR, GBP, USD, SEK, etc.) to avoid hidden conversion fees.
2. **Centralized Control & Local Flexibility:** Look for platforms that allow your finance team to set global budgets while enabling local teams to manage their own cards and expenses autonomously.
3. **Accounting Integrations:** The best cards sync directly with your ERP or accounting software (e.g., Xero, NetSuite, DATEV, SAP, QuickBooks) to automate reconciliation and save time at month-end.
4. **Regulatory Compliance:** Since you operate in several European countries, ensure the provider complies with local regulations (e.g., PSD2) and offers strong security features like real-time transaction monitoring and card freezing.

Summary Recommendation:

- If you prioritize **ease of use and expense management** for teams, **Pleo** is a strong standard.
- If you prioritize **transparency and low FX costs** for international operations, **Wise Business** is often preferred.
- If you are a **scaling enterprise** requiring deep integration and multi-entity control, consider **Airwallex** or a platform-focused solution like **Moss**.

Question h19 · Gemini, continued

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:47 UTC

RECOMMENDED Airwallex, Revolut Business, Pleo

For a company with staff spread across several European countries, Airwallex is a strong default if multi-currency spending is the priority. It supports business registration in many European countries and offers multi-currency employee cards, including issuance across the EEA and Switzerland. Check that both your company's registered country and each employee's location are supported before applying; availability depends on the registered entity.¹²⁹

Other good fits:

- **Revolut Business** – a good all-in-one option if you also want business banking, cards and expense controls. It offers physical and virtual cards, spending in 130+ currencies, receipt capture and approval rules.³¹¹¹³
- **Pleo** – worth considering if straightforward employee expense management and accounting workflows matter more than multi-currency banking. Its plans and pricing vary by market, so compare the local offer for your company and staff locations.⁶⁷¹⁵

My short answer: shortlist Airwallex and Revolut Business, then compare them against your countries, accounting integrations, FX fees and total cost at your expected card count. Airwallex may suit international, multi-currency spend; Revolut may suit teams wanting cards and business banking in one place. Check current local pricing and eligibility directly, since terms differ by market.¹³⁴⁹

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Question h19 · Perplexity, continued

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Which corporate cards are most widely used by startups in the UK?

ChatGPT gpt-6-luna · 29 October 2026, 13:47 UTC

RECOMMENDED Pleo, Revolut Business, Soldo, Spendesk, Capital on Tap

There isn't a reliable public league table of corporate-card use specifically among **UK startups**, so I wouldn't claim an exact ranking. But the names you're most likely to encounter are:

- **Pleo** – a prominent choice for startup and SME teams that want employee cards plus receipt capture and expense controls. Pleo says 40,000+ businesses use it across Europe, though that figure isn't UK- or startup-specific. (pleo.io)
- **Revolut Business** – widely used as a business-account-and-card bundle, especially by smaller or international-facing companies; Revolut reports 750,000+ companies using Revolut Business, not just startups. (revolut.com)
- **Soldo** – an established UK option for prepaid employee cards and spend controls.
- **Spendesk** – commonly considered by funded or growing startups that want cards integrated with broader finance workflows.
- **Capital on Tap** – popular in the UK small-business **credit-card** segment, but it's a different proposition from prepaid spend-management platforms.

Quick rule of thumb: for a startup that wants to issue and control cards for a team, start by comparing **Pleo**, **Soldo** and **Spendesk**. If you mainly want a business account with cards, look at **Revolut Business**. If you want a credit line and rewards, compare **Capital on Tap** and business cards from established banks.

So, **Pleo and Revolut Business are likely among the most commonly encountered**, but that's a practical market read—not a verified startup-specific market-share ranking. Also, “corporate card” can mean either a credit card or a prepaid/debit expense card, so check which type you need.

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Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

RECOMMENDED Capital on Tap (top pick), Barclaycard Select Cashback, Metro Bank Business Credit Card, Santander Business Cashback Credit Card, American Express Business Gold, Lloyds, NatWest, HSBC, Moss, Payhawk, Pleo, FlexiPay, Funding Circle Cashback, iwoca, Zempler **MENTIONED** Starling, Tide, Monzo

No single source measures which corporate cards are most widely used by UK startups, so this is a ranking of what comparison sites recommend most often for startups in 2026. Most of these sites earn commissions from the cards they list, so treat them as a starting point.

Business credit cards most often recommended

Question h20 · Claude, continued

- **Capital on Tap:** This is the most frequent top pick. One guide calls it one of the easiest business credit cards to qualify for, and it is £0 (Pro £299/year). Its free plan offers 1% cashback on all spending plus free employee cards. Another source notes it can be interest-free for up to 42 days.
- **Barclaycard Select Cashback:** Often cited for no-fee cashback. It is available to businesses with an annual turnover of £10,000 or more.
- **Metro Bank Business Credit Card:** Recommended for lower interest. It has £0 annual fee and no minimum turnover requirement, however you will need to hold a Metro Bank Business Current Account or Commercial Current Account.
- **Santander Business Cashback Credit Card:** Has a £30/year fee, and one source notes it has Fee: £30/year (no extra charge for additional cards).
- **American Express Business Gold (Charge card):** Suited to higher spenders, with £0 year 1, £195/year after and rewards & travel perks. Note that it is a charge card, so the balance is paid in full each month.
- **Lloyds, NatWest, HSBC:** These high-street bank cards are often recommended to existing customers. Typical fees are around £30–£32 per card per year after the first year.

Spend-management corporate cards

Several guides suggest that growing teams may prefer platforms that combine cards with expense tools. Comparison sites mention Moss, Payhawk for spend management & scaling teams. A European guide describes Pleo as dominating Europe's startup and SME market because it blends credit, prepaid cards and expense management.

Other options

Funding Circle's FlexiPay and Funding Circle Cashback cards and iwoca's business card are also recommended. Some guides point to iwoca as the most accessible option for very new companies.

Choosing between them

- Very new companies with low turnover usually qualify more easily for Capital on Tap, Zempler or iwoca.
- If you already bank with Starling, Tide or Monzo, Barclaycard is often cited as a good fit.
- If you need cards for many employees with controls, look at Moss, Payhawk or Pleo.

Check current fees and eligibility on each provider's site, as these change often.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Capital on Tap, Barclaycard Select Cashback, Funding Circle Cashback, Pleo, Spendesk, Moss, Wise Business

In the UK, startups typically choose between **specialist business credit cards** for flexible financing and **modern spend management platforms** for operational control. The "most widely used" options depend on whether the startup prioritizes revolving credit, rewards, or automated expense tracking.

Popular Options for UK Startups (2026)

1. Specialist Business Credit Cards

These are frequently chosen by startups because they often have more accessible eligibility criteria than traditional bank cards and are designed specifically for new businesses.

- **Capital on Tap:** Widely recognized as a go-to for startups due to its flexible eligibility. It offers a business credit card with no minimum trading history requirements for incorporated businesses, making it highly accessible for early-stage companies.
- **Barclaycard Select Cashback:** A popular "no-frills" choice that offers 1% cashback and 56 days of interest-free spending. It is favoured for its simplicity and lack of an annual fee.
- **American Express (Business Gold):** Highly popular with scaling startups that have predictable, higher monthly spending. While it requires a stricter credit check, it is valued for its rewards ecosystem (Membership Rewards), travel perks, and expense management tools.
- **Funding Circle Cashback:** Known for its competitive introductory cashback rates, making it an attractive option for startups looking to maximize returns on their initial operational spending.

2. Spend Management & Expense Platforms

For startups that prioritize controlling employee spending, automating bookkeeping, and real-time visibility, modern platforms are the industry standard.

- **Pleo:** Widely used by European and UK startups for its integrated expense management. It allows for physical and virtual cards with real-time tracking, receipt capture, and automated policy controls.
- **Spendesk:** Often chosen by fast-growing startups that need to enforce strict spending policies before a purchase is even made. It is highly regarded for its comprehensive audit trails and accounting integrations.
- **Moss:** Gaining traction for its ability to combine corporate credit cards with a sophisticated dashboard for real-time reporting, custom credit limits, and deep integration with accounting software.
- **Wise Business:** Frequently used by startups with international operations. Its multi-currency account and card allow for efficient spending in 150+ countries with low, transparent exchange fees.

Summary: How to Choose

- **If you need credit/financing:** Look at **Capital on Tap** or **Barclaycard** for accessibility, or **Amex** if you can clear your balance and want premium rewards.
- **If you need to manage team expenses:** Look at **Pleo**, **Spendesk**, or **Moss**. These are designed to replace manual reimbursement processes and provide finance teams with granular control.
- **If you operate internationally:** **Wise Business** is often the preferred solution to manage multiple currencies and avoid high foreign transaction fees.

***Disclaimer:** Eligibility for these cards—especially credit cards—often depends on your business structure (e.g., Limited Company vs. Sole Trader), trading history, and the director's personal credit score. Always check the provider's latest terms before applying.*

Question h20 · Gemini, continued

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

RECOMMENDED Pleo, Soldo, Spendesk, Moss, Payhawk, Capital on Tap, American Express Business, Barclaycard, Lloyds

There doesn't appear to be reliable public data ranking UK startup card providers by actual usage, so it's better to distinguish **spend-management cards** from **business credit cards** rather than claim a definitive "most used" list.

Among startup-oriented spend-management platforms, the names that recur most often are **Pleo, Soldo, and Spendesk**; **Moss** and **Payhawk** also serve UK startups and scaleups. These typically bundle employee cards with expense tracking and spending controls.⁷¹¹

If you mean credit cards for a startup's own spending, commonly considered UK options include **Capital on Tap, American Express Business, Barclaycard**, and **Lloyds**. Recent comparison guides feature Capital on Tap especially often for newer limited companies, but that reflects editorial recommendations—not proof that it has the most customers.²⁵¹²

In short: for team expenses, look first at Pleo, Soldo, and Spendesk; for a credit line and rewards, compare Capital on Tap, Amex, and Barclaycard. The right fit depends on whether you need credit, prepaid/debit spending, or expense-management features.

SEARCHED

UK startup corporate cards most popular startups providers 2026
 UK startups corporate card market share spend management providers
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Corporate card for a US SaaS company with heavy software and advertising spend

ChatGPT gpt-6-luna · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp (top pick), Amex Business Gold, Chase Ink Business Preferred

For a U.S. SaaS company with **heavy software and advertising spend**, I'd look at a **two-card setup** rather than expecting one card to do everything:

- **For spend controls and finance operations: Ramp.** It offers vendor-specific virtual cards, spend limits, receipt matching, and accounting integrations—useful for managing recurring software subscriptions and employee spend. Ramp advertises cashback, but check your actual offer and terms before estimating the return. (support.ramp.com)
- **For rewards on eligible U.S. software and digital ads: Amex Business Gold.** It earns 4X points on the two eligible categories where you spend the most each billing cycle, including select U.S. advertising media and U.S. software/cloud-provider purchases. The 4X rate applies to the first \$150,000 in combined eligible purchases per calendar year, then drops to 1X. Check whether your particular vendors qualify. (americanexpress.com)
- **For social-media and search-engine advertising: Chase Ink Business Preferred is another option.** It earns 3 points per dollar on those ad purchases, but shares a \$150,000 annual cap with its other bonus categories. Its terms don't provide the same software category as Amex Business Gold. (creditcards.chase.com)

My practical pick: Use Ramp as the operating card platform for controls and reconciliation, then compare Amex Business Gold for eligible software/ad charges where the incremental rewards justify managing another card. If you want just one platform, prioritize spend controls and accounting fit over headline rewards.

Before applying, check acceptance with your key vendors, underwriting and payment terms, annual fees, category eligibility, reward redemption value, and any spend limits. Ad-platform transactions and software vendors may not always code into the categories you expect.

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best corporate cards SaaS companies software advertising spend 2026 US Ramp Brex BILL Divvy official rewards

Ramp corporate card software advertising spend rewards official

Brex corporate card SaaS advertising spend rewards official

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Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

RECOMMENDED Mercury, BILL Divvy, Ramp, Brex, Rho, Rippling, Amex Business Gold, Ink Business Preferred, Sapphire Reserve for Business, Capital One Spark Cash Plus **MENTIONED** Ramp Plus

Short answer: Split the decision in two. Use a corporate card platform for day-to-day software and team spend, and add a rewards card for ad spend. Which platform fits depends on your cash balance and whether you have venture funding.

1. Corporate card platform (for software and team spend)

- **Early-stage, thin cash balance:** Mercury is a common pick. One source says it suits early-stage tech companies that want fast onboarding and a low cash threshold, though it lacks advanced spend controls. Mercury fits early-stage tech companies that want fast onboarding, a low cash threshold, and free QuickBooks or Xero integration without advanced spend controls. BILL Divvy is another option for smaller bank balances, per NerdWallet's 2026 list. BILL Divvy Corporate Card: Best for businesses with smaller bank balances.
- **Growth stage or venture-backed:** Ramp and Brex are the usual shortlist. Ramp is strong on controls and cost-savings. Ramp positions itself as the corporate card that saves startups money, actively identifying cost-saving opportunities across software subscriptions and vendor contracts. Brex's limits are tied to cash balance rather than personal credit. Brex offers higher spending limits based on cash balance rather than personal credit.
- **Heavy software spend specifically:** SuperPay's software-category ranking lists Brex and Ramp among the top cards for software and SaaS. Its rates are marketing claims, so verify them. For example, it lists Brex at 8x on software and SaaS and Ramp Plus at 4% on the same category. Brex Corporate Card, Annual Fee \$0, Base Rate 1x, 8x Software & SaaS. Ramp Plus Card, Base Rate 1.5%, 4% Software & SaaS.
- **Rho:** Good if you add many vendor and team cards and want accounting sync. Rho lets you create team and vendor cards with spend controls, plus native QuickBooks Online, NetSuite, Sage Intacct, and Puzzle integrations.
- **Rippling:** Worth a look if you have international staff or want HR and payroll in the same system. NerdWallet lists it at a flat 1.75% cash back. Rippling Corporate Card, 4.9/5, \$0 annual fee, 1.75% cashback, \$500 intro offer.

2. Rewards card for advertising

- **Most rewards per dollar, with a cap:** The Amex Business Gold earns 4x on its top two categories each month, and advertising is one of the eligible categories. The Amex Business Gold at \$375 annual fee earns 4x MR on your top 2 spending categories each month from 6 eligible options, including advertising in select media. The 4x rate applies only up to a cap. This perk is limited to \$150,000 a year, no matter the categories you earn rewards on.
- **Lower fee, good for social and search ads:** The Ink Business Preferred at \$95 is the cheaper option. It includes advertising purchases on social media and search engines in its bonus categories, at 3 points per dollar. It has the same \$150,000 cap.
- **Large ad budgets:** The Sapphire Reserve for Business pays 3x on ads with no cap, but the fee is \$795. One source notes the cap on its ad bonus will be set at \$1 million per year starting 15 November 2026. Sapphire Reserve for Business, 3x on up to \$1 million a year from 15 November 2026, for a \$795 fee.
- **Flat cash back, no cap:** The Capital One Spark Cash Plus pays 2% on everything for a \$150 fee, which is useful if ad spend is only part of your total. Capital One Spark Cash Plus pays 2% cash back on every purchase with no cap, for a \$150 annual fee.

How to decide

Question m01 · Claude, continued

- Rough break-even: one source says that below about \$12,500 a month in ad spend, a card with an ad bonus usually returns the most. Above that, the capped bonuses run out. Below about \$12,500 a month, a rewards card with an advertising bonus usually returns the most. Above that, the bonus runs out.
- If your ad spend is above \$150,000 a year, favor an uncapped card or a flat-rate card over the capped 4x and 3x cards.
- Stacking is common: one corporate platform for software and vendor payments, plus one rewards card for ads.
- Check current terms before you apply. Bonus categories, caps, and fees change often, and several of these sources are affiliate-supported.

If you tell me your monthly software and ad spend, your cash balance, and whether you have venture funding, I can narrow this to one or two cards.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, Opal, Flywheel, American Express Business Gold

For a US SaaS company with heavy software and advertising spend, the best choice depends on whether you prioritize **advanced spend management/automation** or **maximizing raw rewards**.

At your scale, traditional business credit cards often become a bottleneck due to fixed limits, manual reconciliation, and lack of granular virtual card controls. Modern spend-management platforms are generally superior for SaaS operations.

Top Recommendations for SaaS & High Ad Spend

1. The Operational Leaders: Ramp & Brex

These platforms are designed to replace your current expense process with automated controls. They are ideal for SaaS companies where tracking thousands of dollars in recurring software subscriptions and fluctuating ad budgets is a daily requirement.

- **Ramp:** Best for companies that want **maximum efficiency and spend automation**.
 - **Pros:** Excellent software for managing team budgets, enforcing policies, and automating receipt collection. It offers high limits based on your cash balance and provides 1.5% cashback on all spending.
 - **Best for:** Scaling teams that want to reduce manual finance work and eliminate "receipt chasing".

Question m01 · Gemini, continued

- **Brex:** Best for **venture-backed startups** and companies needing global/multi-entity capabilities.
 - **Pros:** Strong controls for managing burn rate and deep integration with accounting/ERP software. Offers tiered rewards that can be lucrative if your spend aligns with their categories.
 - **Best for:** Startups that are venture-backed or require complex international spend controls.

2. The Specialized "Media Buyer" Choice: Opal or Flyweel

If your advertising spend is the primary pain point—specifically if you need to track ROI or manage extremely high-volume ad accounts—look at platforms specifically built for media buyers.

- **Opal:** Built specifically for **high-volume advertisers** (e.g., \$50k+/mo).
 - **Pros:** Offers limits up to \$10M underwritten on ad volume, unlimited virtual cards, and 1.5% cashback. It is specifically designed to handle the "billing threshold" issues that cause ad account declines.
- **Flyweel:** Focuses on **closing the loop from ad spend to revenue**.
 - **Pros:** Connects your ad spend directly to your CRM (e.g., Salesforce, Pipedrive), allowing you to see exactly which ad dollars are driving actual deals.

3. The "Points Maximizer": American Express Business Gold

If your annual advertising spend is under \$150,000, this remains a powerhouse for rewards.

- **Pros:** Earns 4x Membership Rewards points on your top two spending categories (which often include US online advertising and software/SaaS).
- **Trade-off:** Once you exceed the \$150k annual cap, the rewards drop significantly, and it lacks the advanced, multi-user spend management controls of Ramp or Brex.

Comparison Summary

Need	Recommended Provider	Key Advantage
Operational Efficiency	Ramp	Best-in-class automation & expense controls
Startups/Venture-Backed	Brex	Deep startup focus & global features
High-Volume Ad Spend	Opal	Built for media buyers; high limits/no personal guarantee
Performance Tracking	Flyweel	Links ad spend to CRM/Revenue data
Small-Scale Ads (<\$150k)	Amex Business Gold	High points multiplier

Final Recommendation

- **If you are a scaling SaaS team:** Prioritize **Ramp** or **Brex**. The ability to issue unlimited virtual cards with specific limits for each SaaS tool and ad platform is a game-changer for visibility.
- **If you are a high-spend agency or media-heavy team:** Consider **Opal** or **Flyweel** to ensure your credit limits keep up with your campaign scale.

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Question m01 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

RECOMMENDED Brex, Ramp

For a US SaaS company with **heavy software and advertising spend**, I'd shortlist **Brex and Ramp**—but I'd choose based on whether you value spend-specific rewards or expense controls more.

- **Brex** is the stronger fit if rewards on software and ads are a priority. It advertises **2x points on recurring software** and rewards on ad spend; it also offers virtual cards and campaign-level spending controls. Check the actual rewards terms for your offer, since rates and eligibility can vary.¹³⁶
- **Ramp** is worth comparing if you want tight controls and expense automation: it offers vendor- and category-specific card controls, virtual cards for ad platforms, and cashback on eligible transactions. Its published rewards page highlights partner offers, so compare the actual cashback rate and terms you're offered against Brex's points value.⁴⁵¹¹

Practical recommendation: Get proposals from both and compare them using your recent spend split: recurring software, Google/Meta or other advertising, and everything else. Ask each provider for the effective reward rate on those exact merchants, any caps or exclusions, fees, payment terms, and accounting integrations. If ad spend dominates, don't decide based on a headline software multiplier—verify how your ad platforms are classified and rewarded.

Both are corporate-card platforms subject to approval; confirm eligibility and underwriting requirements directly before applying.⁵

SEARCHED

2026 best corporate cards SaaS software advertising spend US Ramp Brex
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APPENDIX A · QUESTION M02 · MID · RECOMMEND · DECISION

US corporate card that doesn't need a personal guarantee or a high personal credit score

ChatGPT gpt-6-luna · 29 October 2026, 13:48 UTC

RECOMMENDED Mercury IO, Ramp, BILL Divvy, Rho

Yes. If you want to avoid both a personal guarantee and reliance on your personal credit score, look at corporate cards—they typically assess the business's finances instead. Approval still isn't guaranteed, and the company remains responsible for the bill.

- **Mercury IO** – Worth checking if you're open to banking with Mercury. Mercury says it does **not** run a personal credit check for IO; eligibility and limits are based on your Mercury balances. Lower-balance customers may start with daily repayment; a \$15,000 balance unlocks 30-day terms. (mercury.com)
- **Ramp** – A possible fit if your business has cash reserves. Its published US requirements include an LLC, corporation, or LP, an EIN, and at least **\$25,000 in a linked US business bank account**. Ramp says it doesn't require a personal guarantee and sets limits using business financials. (support.ramp.com)
- **BILL Divvy** – No personal guarantee and no impact to your personal credit score from the initial application, according to BILL. It still requires business underwriting, and BILL doesn't publish a specific minimum revenue or time-in-business threshold. (bill.com)
- **Rho** – Says it doesn't require a personal guarantee or personal credit pull. It's for US-incorporated businesses with an EIN; repayment terms and eligibility depend on underwriting and business balances. (rho.co)

Quick starting point: Try Mercury IO if you're comfortable opening a Mercury account; consider Ramp if you already keep at least \$25,000 in business cash. If you share your business structure, approximate cash balance, and whether you need monthly or daily repayment, I can narrow it down.

SEARCHED

US corporate card no personal guarantee eligibility business card official Ramp
business credit card no personal guarantee no personal credit score official US
corporate card no personal guarantee official Brex eligibility requirements
site:mercury.com IO card no personal guarantee eligibility credit card official
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Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, Rho, BILL Divvy, Mercury IO, Torpago, SVB Innovator Card

Several U.S. corporate cards skip both the personal guarantee and the personal credit check. The tradeoff is that they underwrite on your business's cash and financials, so you generally need a funded business bank account, and most are charge cards that must be paid in full each month.

Options that fit your criteria

Question m02 · Claude, continued

- **Ramp:** This is the most commonly recommended option. U.S. applicants need an EIN and at least \$25,000 in a business bank account. Sole proprietors don't qualify.
- **Brex:** Brex doesn't require personal guarantees. For its startup card, you can qualify without a personal guarantee if your company has at least \$50k (startups) to \$100k+ (angel-funded companies) in the bank. Limits can also reflect revenue or capital raised.
- **Rho Corporate Card:** Rho's corporate card requires no personal guarantee and no consumer credit check. Approval requires a US-incorporated business; sole proprietorships aren't eligible. It has no minimum annual revenue requirement and no firm bank balance requirement, though its credit limit depends on your financial statements.
- **BILL Divvy:** This one is close but not perfect. It is also no-PG, but it runs a soft personal credit inquiry on the signer, expects roughly \$20,000 in available business cash.
- **Mercury IO:** Mercury's card has no personal guarantee on its site, and its limit is based on your Mercury balances and any linked external accounts (per the Rho comparison above).
- **Torpagio:** It determines credit limits based on business cash flow rather than personal credit scores.
- **SVB Innovator Card:** This card requires no personal guarantee, but it is a charge card, so you must pay the balance in full each month. Check whether it is still open to new applicants, since SVB's situation has changed.

What to watch for

- Eligibility for most of these depends on being an incorporated entity or LLC with an EIN, not a sole proprietor.
- A personal guarantee is harder to avoid with a newer business. Traditional issuers set thresholds at \$1–4M in annual revenue and 2+ years in operation before they'll waive a personal guarantee.
- Limits are often modest for a new company, so a cash-based card may be your best option until you build up balances.

If you tell me your entity type, how much cash you hold in the business account, and whether you have revenue, I can narrow this to one or two options. Terms change often, so confirm current requirements directly with each issuer before applying.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, BILL Divvy, Slash

Yes, it is possible to obtain a corporate card that does not require a personal guarantee or a check of your personal credit score.

These types of cards—often offered by fintech companies—shift the focus from your personal financial history to the **financial health of your business**.

How They Work

Instead of looking at your personal FICO score, these issuers use **cash-flow-based underwriting**. They typically evaluate:

- **Business Bank Balance:** Many require you to maintain a minimum balance (often \$25,000) in a connected business bank account.
- **Revenue:** They look at your monthly or annual business revenue to determine your credit limit.
- **Funding Status:** For startups, they may evaluate equity funding or your plan to raise capital.

Popular Options

Several well-known fintech platforms offer corporate cards specifically designed for this purpose:

- **Ramp:** Known for requiring no personal guarantee or personal credit check; typically requires a minimum cash balance (often \$25,000) in a U.S. business account.
- **Brex:** Designed for startups and growing businesses; they do not require a personal guarantee and evaluate your company based on factors like cash flow and funding rather than personal credit.
- **Mercury (IO Card):** Offers corporate credit without personal liability by evaluating your company's financial activity.
- **BILL Divvy:** Offers a corporate card that does not require a personal guarantee, focusing on your business's financial health.
- **Slash:** A charge card option for businesses that also does not require a personal guarantee and focuses on cash-flow underwriting.

Important Considerations

While these cards protect your personal assets, they are not "no-risk" products:

- **Business Liability:** While you are not *personally* liable, the business itself is. If the business defaults, the issuer can freeze accounts or take action against the business assets.
- **Qualification Thresholds:** "No personal guarantee" does not mean "no requirements." You must still prove your business is financially stable. If your business is brand new with zero revenue or bank balance, you may still struggle to qualify.
- **Charge Card Nature:** Many of these cards act as charge cards, meaning you are expected to pay off your balance in full on a regular basis (often monthly or even weekly), rather than carrying a balance over time like a traditional credit card.

Recommendation: Before applying, ensure your business is incorporated (e.g., an LLC or C-Corp) and has an Employer Identification Number (EIN), as these are standard requirements for these types of corporate cards. Check the specific website of the provider, as their cash balance requirements can change.

SEARCHED

corporate credit cards for startups no personal guarantee
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is it possible to get a corporate card without personal guarantee and good credit

Question m02 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp (top pick)

Ramp is the clearest fit if your business has enough cash in its account: it says it doesn't require a personal guarantee or personal credit check, and bases approval and limits on business finances. U.S. applicants generally need a registered corporation, LLC, or LP, an EIN, and at least **\$25,000 in a U.S. business bank account**. It's a charge card, so the balance is paid in full rather than carried month to month.¹⁴¹

BILL Spend & Expense (Divvy Card) is another option to investigate. BILL says its card doesn't require a personal guarantee and that the initial application won't affect your personal credit score. Approval still depends on underwriting and business creditworthiness; BILL doesn't publish a specific minimum cash balance or revenue requirement.⁴²

Bottom line: If you're concerned about a low personal score, these business-underwritten options may be worth considering—but neither guarantees approval. Check the current application terms and card agreement before applying, especially whether any credit review occurs beyond the initial application.¹⁴⁴

SEARCHED

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US corporate card with a monthly limit above \$250,000 for a company's advertising spend

ChatGPT gpt-6-luna · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, American Express Corporate

Best fits to investigate: Ramp or Brex—both assess a company-wide spending limit based on its finances, and both let admins assign controlled card limits for advertising or vendor spend. Neither publishes a guaranteed \$250,000 monthly limit; approval is company-specific, so ask for written confirmation that the *available business limit* will cover your expected monthly ad charges before moving spend.

- **Ramp:** Its underwriting considers liquid assets, debt, revenue, spending patterns, and monthly needs including advertising. It supports marketing cards and vendor/category controls. (support.ramp.com)
- **Brex:** Its limit is based on cash and/or revenue underwriting, with limits affected by the company's financial position. It offers purchasing cards for recurring vendor payments and configurable spend limits. (brex.com)
- **American Express Corporate:** Worth asking its corporate team about if you want a traditional corporate charge-card program. Amex offers corporate cards and spending controls, but its public materials don't promise a particular limit for your business. (americanexpress.com)

For ad spend, ask each provider specifically about **monthly capacity, payment timing, ad-platform acceptance, and whether your limit is shared across all company cards**. Google Ads supports cards, including virtual cards in some cases, but confirm any proposed card works with the specific platforms and billing setup you use. (support.google.com)

If you share the company's approximate annual revenue, cash balance, and which platforms you advertise on, I can narrow down which option is likeliest to fit.

SEARCHED

US corporate card advertising spend no preset spending limit high spend corporate card official corporate card \$250,000 monthly spending limit advertising spend US official
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Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

RECOMMENDED Opal, Brex, Ramp, American Express Business Platinum, Stripe Corporate Card, Aspire **MENTIONED** Sapphire Reserve for Business, Amex Business Gold, Chase Ink Business Preferred

Several US corporate cards can plausibly support more than \$250,000 a month in ad spend, but none advertises a guaranteed limit at that level. Most are charge cards or no-preset-limit products where the actual limit depends on your cash, revenue, or managed ad volume.

Options that fit the profile:

- **Opal:** This is the most ad-specific option, and its claims come from the vendor's own marketing. It offers limits up to \$10M underwritten on managed ad volume, unlimited free virtual cards, and up to 1.5% cashback with no annual fee, no personal guarantee, and no hard credit check. It is a pay-in-full charge card, and its FAQ says it is not a credit card.
- **Brex:** Limits are often 10–20x higher than traditional business cards because they are based on your company's cash flow and funding. Brex also lets you assign specific cards or budgets to advertising campaigns. Its underwriting is more selective, which may not suit newer or smaller agencies.
- **Ramp:** Ramp's corporate card starts from USD \$5,000 - \$250,000, adjusts with cash balance, revenue, and industry metrics, so \$250K/month is at the top of its range. Ramp is a charge card with no personal guarantee needed.
- **American Express Business Platinum:** It has no preset limit and can support \$100K+ in monthly spend based on cash flow. It is a charge card, and approval uses personal + business credit.
- **Stripe Corporate Card:** Its limit is dynamic (spend tied to Stripe balance and processing volume), which only makes sense if you already process payments through Stripe.
- **Aspire:** The limit is linked to your business collateral, which means you fund a secured account at 1:1 to match spend power.

Traditional cards are less likely to work. Traditional bank cards offer \$50,000 to \$250,000 typical limits based on credit scores and financial statements. Ad platforms also bill in increasing thresholds, so a card with a low limit can cause payment failures mid-campaign.

Cashback and rewards caps are separate from limits. If you want rewards on ad spend, note that Sapphire Reserve for Business's 3x on advertising caps at \$1M a year from November 15, 2026, and Amex Business Gold and Chase Ink Business Preferred each cap their elevated categories at \$150,000 a year.

Practical next steps: Contact Ramp, Brex, and Amex to ask what limit they would underwrite for your company, since none publishes a fixed ceiling at this level. Confirm whether the card allows ad platform billing (Meta and Google often charge on thresholds), and whether you can issue per-campaign virtual cards for spend control.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Opal, Ramp, Brex MENTIONED QuickBooks, Workday, NetSuite, Xero NEGATIVE Amex Business Gold, Chase Ink Business Preferred

For a company with monthly advertising spend exceeding \$250,000, standard business credit cards are often unsuitable due to low credit limits, annual reward caps, and limited expense management features.

To support this level of spend, you should look toward **modern corporate card and spend management platforms**. These providers are specifically designed for high-growth businesses and media buyers, offering "dynamic" credit limits that scale based on your revenue, cash flow, or managed ad spend rather than traditional personal credit scores.

Top Options for High-Volume Advertising Spend

1. Opal (Built specifically for advertising)

Opal is frequently cited as a top choice for media buyers and agencies running significant ad campaigns.

- **Why it fits:** It is a charge card built specifically for digital advertising (Meta, Google, LinkedIn, etc.).
- **Limits:** Offers credit limits up to **\$10 million**, sized based on your managed ad volume and underwriting.
- **Key Features:** Provides unlimited free virtual cards, which are essential for isolating spend by client or campaign, and syncs directly with accounting software like QuickBooks or Workday.
- **Rewards:** Typically offers uncapped cashback (e.g., 1.5%) on eligible ad spend.

2. Ramp

Ramp is a widely used spend management platform that combines a corporate card with powerful software for finance teams.

- **Why it fits:** It provides high, dynamic limits based on your company's cash balance and financial performance.
- **Limits:** Limits are flexible and can be increased through their "Reserve Account" if you need to lock in higher spending power.
- **Key Features:** Excellent for enforcing policies automatically and providing granular, real-time control over budgets, which helps prevent overspending on campaigns.

3. Brex

Brex is a prominent player for startups and scaling companies, offering a robust suite of expense management and corporate card tools.

- **Why it fits:** Like Ramp, Brex provides dynamic limits based on business financials (e.g., funding, revenue, or cash balance).
- **Key Features:** Strong "budgeting" and "spend limit" features that allow finance teams to allocate specific amounts to different teams, clients, or campaigns. It also offers advanced bill pay and accounting automation.

Key Considerations for Your Choice

- **Avoid "Bonus" Caps:** Many traditional small business cards (like the Amex Business Gold or Chase Ink Business Preferred) offer 3x or 4x points on advertising but **cap these rewards at \$150,000 in spend per year**. At \$250,000+ per month, you will hit these caps almost immediately, making the rewards negligible for the bulk of your spend.

Question m03 · Gemini, continued

- **Virtual Card Architecture:** If you manage multiple ad accounts, you need a platform that allows you to issue **unlimited virtual cards**. This allows you to assign a unique card to each client or campaign, ensuring that if one account is compromised or a budget is hit, your entire ad operation doesn't pause.
- **Underwriting:** Newer fintech platforms (Opal, Ramp, Brex) usually do not require a **personal guarantee**. Always confirm this during your application, as it is a critical safeguard for business owners.
- **Reconciliation:** Look for platforms that integrate directly with your specific accounting software (NetSuite, QuickBooks, Xero, etc.) to ensure that high-volume daily transactions do not become an accounting headache at the end of the month.

Recommendation: For your scale of spend, I recommend starting with **Opal** (if your primary focus is media buying efficiency) or **Ramp/Brex** (if you need a broader spend management platform for your entire organization). You should schedule a demo with these providers to discuss your specific monthly volume, as they can often tailor credit limits to your historical ad spend.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex

For **\$250,000+ in monthly advertising spend**, start with **Ramp** and **Brex**, and treat the required limit as something to confirm in underwriting—not a published, guaranteed card limit.

- **Ramp:** Its corporate card limit is based on company financial factors such as revenue or funds raised. It offers custom virtual cards and spend controls for ad-marketplace spending. Ask Ramp whether it can underwrite a **\$250,000+ monthly advertising allocation** for your company.¹
- **Brex:** Its spending capacity is based on company cash flow and funding, and the provider says eligible companies may receive substantially higher limits than traditional business cards. The amount is company-specific, so request an underwriting assessment against your ad-spend forecast.²
- **American Express Corporate:** Corporate cards can have flexible spending features, but that does **not** guarantee a particular amount; Amex says over-limit approval depends on company policy and the account's credit profile and spending history. Your program administrator or Amex account manager can discuss monthly limits.³⁴

When you contact providers, specify the **monthly total**, typical **largest single transaction**, ad platforms/merchants, payment terms, and whether the spend will be concentrated on one card or split across virtual cards. Ask for written confirmation of the approved limit and how quickly it replenishes after payment.

Question m03 · Perplexity, continued

Bottom line: Ramp or Brex may be the most direct first inquiries for a company seeking a high, finance-based limit; Amex is another option if you already have a corporate program. None of the available sources confirms an automatic \$250,000 limit, so get a company-specific approval before relying on a card for campaign commitments.¹²³

SEARCHED

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Charge card paid in full each month or a revolving credit card: which suits a US startup?

ChatGPT gpt-6-luna · 29 October 2026, 13:48 UTC

BRANDS READ none

For most US startups, a revolving business credit card is the more flexible default—provided you pay the statement balance in full each month. That gives you a grace period on purchases while preserving the option to carry a balance in an emergency. A charge card generally requires the balance to be paid in full, so it offers less repayment flexibility. (consumerfinance.gov)

Choose a...	If...	Main trade-off
Revolving card	You want flexibility for uneven early-stage cash flow, but expect to pay in full most months.	Carrying a balance can get expensive; interest may apply, and you may lose the purchase grace period. (consumerfinance.gov)
Charge card	Cash flow is predictable and you can reliably pay the bill in full; you value the discipline or the card's specific benefits.	You generally must pay the balance monthly, so it's not a good backstop for a cash shortfall. (sba.gov)

Practical rule: Pick the revolving card if flexibility matters, then treat it like a charge card: autopay the full statement balance. If you expect to borrow month to month, compare a business line of credit or term loan too—the card's interest and fees may make it costly financing. SBA notes that new-business credit decisions often rely on the owner's personal credit, so check whether you'll be personally guaranteeing the account. (sba.gov)

Also compare the card's annual fee, APR, rewards, credit limit, and whether it reports to business or personal credit bureaus; terms and approval requirements vary by issuer.

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plus 14 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

BRANDS READ none

Short answer: If your startup has a real bank balance or steady revenue and can qualify, a charge card is usually the better fit. If you're pre-revenue, have lumpy cash flow, or need to finance purchases over several months, a revolving card is the practical choice. Eligibility often decides it before the features do.

Why a charge card often suits a startup

- The full balance is due each cycle, so there's no option to carry a balance. Charge cards carry no interest because there's no option to revolve a balance, which keeps interest risk off the books.

Question m04 · Claude, continued

- Charge cards tend to be underwritten differently. A corporate card is a charge card underwritten on your business balance, usually with no personal guarantee, which can keep personal credit out of company debt.
- Spending limits are looser. Charge cards still have internal limits, but those limits adjust based on usage and financial strength.

Why a revolving card may suit a startup better

- Eligibility is easier. A business credit card is revolving, personally guaranteed, and available to almost any small business.
- It gives room for uneven cash flow. For small businesses with irregular cash flow, the flexibility of a credit card may be helpful.
- The cost is real if you carry a balance. Missing payment can get expensive fast, with late fees that can run up to \$40 or a percentage of the past-due amount on charge cards, and revolving balances accrue interest on top of that. Per the same source's logic, a revolving card is only cheap if you pay it down.

Practical decision rule

1. Check eligibility first. Many small businesses do not meet the corporate card minimum, which settles it before rewards enter the conversation.
2. If you qualify and your monthly spend is predictable, pick the charge card for discipline and cleaner reconciliation.
3. If you don't qualify, or you expect to finance inventory or hiring over months, use a revolving card and treat any balance as debt with a plan to pay it down.
4. Many startups use both: a charge or corporate card for routine spend, and a revolving card kept for emergencies.

Caveats: I ran one search, and most of these sources are vendor or comparison blogs, so check current terms, minimums, and fees directly with issuers. Accounting treatment (charge balances as payables, revolving as short-term debt) is also worth confirming with your accountant, since the sources differ on the details.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Brex, Ramp

The choice between a charge card and a revolving credit card for a US startup depends primarily on your company's **cash flow predictability** and **need for flexible financing**.

At a Glance: Key Differences

Feature	Charge Card	Revolving Credit Card
Repayment	Must be paid in full every month.	Can carry a balance over time.
Interest	None (since you pay in full).	Accrues interest on carried balances.

Question m04 · Gemini, continued

Feature	Charge Card	Revolving Credit Card
Spending Limit	Usually no "preset" limit (dynamic).	Preset credit limit (e.g., \$20k).
Best For	Predictable cash flow, high spenders.	Managing cash flow gaps, unpredictable costs.

When to Choose a Charge Card

A charge card acts as a tool for financial discipline and high-volume purchasing.

- **You have predictable revenue:** If your startup has steady cash flow and you can comfortably pay off your expenses every month, a charge card is ideal.
- **You want to avoid interest:** Because you are required to pay the balance in full, you will never pay interest charges, which can be significant on traditional credit cards.
- **You need high spending power:** Many charge cards do not have a fixed, "hard" limit. Instead, the issuer adjusts your limit dynamically based on your payment history and financial health, which can be useful for large, irregular business expenses.
- **Expense Management:** Many corporate charge cards (e.g., Brex, Ramp) come with advanced, built-in expense management software, making them a popular choice for tech-forward startups that need to track employee spending.

When to Choose a Revolving Credit Card

A revolving credit card is a safety net for startups that need more time to manage their capital.

- **Your cash flow is unpredictable:** If your startup experiences "peaks and troughs" in revenue or has irregular income cycles, a revolving credit card allows you to carry a balance during tighter months.
- **You need short-term financing:** If you need to pay for essential operating costs (like inventory or unexpected repairs) but don't have the cash on hand immediately, the ability to make minimum payments can be a vital lifeline.
- **Building Credit:** Responsible use of a revolving credit card—keeping your utilization low and paying on time—is a proven way to build a strong business credit history, which can help you secure better financing terms (like loans or lines of credit) in the future.
- **Simplicity and Availability:** Revolving credit cards are often easier to find and obtain, particularly if you are in the very early stages of your startup and need a straightforward way to separate personal and business expenses.

Summary Recommendation

- **If you are a scaling startup** with strong, consistent cash flow and high operational expenses, a **charge card** is often preferred for its lack of interest and premium expense-tracking features.
- **If you are an early-stage startup** that needs a financial cushion to manage volatile cash flow or unexpected growth opportunities, a **revolving credit card** offers the necessary flexibility to pay over time.

Pro-tip: Regardless of the card type, setting up **autopay** is strongly recommended to avoid the steep late fees and account freezes that come with missing a payment.

SEARCHED

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Question m04 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

BRANDS READ none

For most US startups, a revolving business credit card is the safer default—especially if revenue is uneven or you may need to bridge timing gaps. A charge card can work well when cash flow is predictable and you can reliably pay the entire statement balance on time.

	Pay-in-full charge card	Revolving credit card
Repayment	Full balance due each billing cycle	Pay in full or carry a balance
Cash-flow fit	Requires cash ready by the due date	More flexibility during slow or lumpy months
Cost	Avoids revolving interest when paid as required; fees and late-payment terms still matter	Interest can make a carried balance expensive
Limit	May be dynamic rather than a fixed preset limit; terms vary by issuer	Typically has a stated credit limit

Choose a charge card if you have a cash buffer, predictable incoming payments, and want to avoid borrowing on the card. **Choose a revolving card** if you’re managing runway, seasonal revenue, or a temporary gap between expenses and customer payments—but treat carrying a balance as costly financing, not free cash. The Federal Reserve describes small-business card balances as a form of borrowing, and business cards generally have fewer federal disclosure and consumer protections than consumer cards, so review the agreement carefully.⁷¹⁴

A practical startup approach: use a revolving card for flexibility, pay the statement in full whenever possible, and keep a cash-flow forecast so you know whether the balance will be payable before relying on it. If you compare offers, check APR, annual and late fees, personal-guarantee requirements, repayment terms, and how the issuer sets or changes your limit.²⁷

SEARCHED

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APPENDIX A · QUESTION M05 · MID · RECOMMEND · DECISION

Corporate card for a US company with employees in several countries

ChatGPT gpt-6-luna · 29 October 2026, 13:48 UTC

RECOMMENDED Brex, Airwallex, Ramp, American Express Corporate

If you mean **employees based in multiple countries need company cards**, focus on whether the provider can **issue cards to people in each country**—not just whether a US-issued card works abroad.

A good shortlist:

- **Brex** – says it can issue physical and virtual cards in **60+ countries** and supports global expense management. Check that your employees' specific countries and your company setup qualify. (brex.com)
- **Airwallex** – worth comparing if you need multi-currency cards and international payments; its US pricing page advertises global card issuing in **40+ countries**. Confirm country eligibility and card type directly with them. (airwallex.com)
- **Ramp** – offers international spend management and says it can issue local cards in **30+ countries**. Its standard US corporate card also works for purchases in many countries, but that's different from issuing a card to an employee who lives abroad. (ramp.com)
- **American Express Corporate** – may fit larger companies seeking a traditional corporate-card program; ask about card issuance in each employee's country and how local billing works. (americanexpress.com)

My practical starting point: compare **Brex and Airwallex** if you need cards issued to overseas employees; include **Ramp** if most employees and spending are US-based. Before choosing, give each provider your exact country list and ask about eligibility, local-currency billing, FX fees, physical-card delivery, liability/credit requirements, and accounting integrations. "Available in 30+ countries" doesn't necessarily mean your company can issue cards in every one of them.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

RECOMMENDED Airwallex, Brex, Payhawk, OFX, Wise Business, Revolut Business, Citi Commercial Card, HSBC corporate card

MENTIONED Amex, Chase, Capital One

For a US company with staff in several countries, the main choice is between a fintech card with local-currency accounts and a traditional bank or charge card. The right pick depends on where your people are and whether you have legal entities abroad.

Fintech multi-currency cards (usually the best fit)

Question m05 · Claude, continued

- **Airwallex:** Its cards spend from a balance already held in the right currency, with no conversion behind the scenes. Its listed 0% FX markup on international transactions applies when spending from held balances. Reviewers note that auto-conversion fee around 1.00% when a held balance can't cover a purchase.
- **Brex:** It can issue local-currency cards in over 50 countries, process international reimbursements, enforce localized spending policies. It is strong if you have entities in multiple countries, though the country coverage and pricing should be confirmed directly.
- **Payhawk:** It issues Visa debit and credit corporate cards across 32 countries, with seven local card currencies including USD, GBP, and EUR. It is a good option if you want both debit and credit.
- **OFX:** It spends from held balances in 30+ currencies with no international transaction fee, no interest, and no debt. It is debit-based, so it suits teams that don't need a revolving credit line.
- **Wise Business and Revolut Business:** Both are cited for multi-currency needs. Wise is described as simple, transparent currency management for cross-border companies, and Revolut is noted for the best spend controls for subscriptions and teams. Revolut's business cards are aimed at incorporated businesses operating in supported countries and industries, so check eligibility.

Traditional issuers

- **Amex and Chase/Capital One business cards:** These are credit-based and built around travel rewards. Their foreign transaction fees can add up. One review puts the typical markup at about 3% to every international purchase, so compare before choosing a rewards card. Amex's corporate cards also carry annual fees, so they only pay off if your team travels often.
- **Citi Commercial Card:** This is a true corporate card with strong international operations support and multi-currency billing in some programs. It is a better fit for larger companies.
- **HSBC corporate card:** It is accepted in over 200 countries, which suits multinational companies with established banking relationships.

Questions to answer before choosing

1. **Where are employees, and do you have entities there?** Many providers issue local cards only where you have a registered entity or local bank account. Local employment and tax rules may also limit who can hold a card.
2. **Which currencies do employees spend in?** A multi-currency balance avoids repeated FX conversion.
3. **Do you need credit or debit?** Debit or prepaid models mean no interest and no personal liability, while credit lines give more float. Corporate cards are underwritten on the company's financials, not the founder's personal credit.
4. **How much do you travel?** Premium travel perks only help if the travel spend justifies the annual fees.
5. **What controls and integrations do you need?** Check per-employee limits, merchant rules, receipt capture, and whether the platform connects to your accounting system (QuickBooks, Xero, NetSuite, etc.).

Practical shortlist: If you have people in several countries and want to avoid FX markups, start with Airwallex, Brex, or Payhawk and request quotes for your specific countries. If you mainly need a card for US travel and rewards, a traditional Amex or Chase business card is simpler, but it will cost more on international spend.

Vendor claims about fees and country coverage come from marketing and review sites and change often, so confirm current pricing and eligibility directly with the provider before you commit.

SEARCHED

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Question m05 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Brex, Airwallex, Ramp, Airbase, Navan, Volopay

For a US-based company with employees distributed across multiple countries, the most effective solution is a **global spend management platform** rather than a traditional bank-issued corporate card.

Traditional bank cards often struggle with international issuance, high foreign transaction fees, and a lack of real-time visibility for remote teams. Modern fintech platforms, however, are designed specifically to handle multi-currency, multi-entity operations.

Top Recommendations

The following providers are widely recognized for their ability to support global teams with US-based headquarters:

- **Brex:** Highly recommended for companies with global operations. It supports multi-entity management, allowing you to issue cards in different currencies and jurisdictions. It is particularly strong for startups and growth-stage companies.
- **Airwallex:** A strong contender for businesses with significant international activity. It excels at multi-currency spending, allowing you to hold and spend from balances in various currencies, which helps avoid unnecessary FX fees.
- **Ramp:** Excellent for expense automation and spend control. While traditionally US-focused, it has expanded its global capabilities and remains a top choice for finance teams looking to automate accounting and enforce strict spend policies.
- **Other Notables:** Depending on your specific needs (e.g., heavy travel vs. procurement), platforms like **Airbase**, **Navan**, and **Volopay** also offer robust global features and deep integrations with ERP/accounting software.

Key Factors for Global Teams

When evaluating these platforms, consider the following criteria to ensure they meet your company's specific needs:

1. **Local Issuance vs. Cross-Border Spending:** Check if the provider can issue "local" cards in the countries where your employees are based. This can significantly reduce or eliminate foreign exchange (FX) fees and compliance headaches compared to using a US card abroad.
2. **Spend Controls & Policy Enforcement:** Look for platforms that allow you to set granular controls (e.g., merchant category restrictions, daily/monthly limits) at the individual or department level. This prevents out-of-policy spending before it happens.

Question m05 · Gemini, continued

3. **Accounting Integrations:** Ensure the platform integrates directly with your existing accounting software (e.g., QuickBooks, Xero, NetSuite). Automatic synchronization of receipts and ledger codes saves significant time for your finance team.
4. **Virtual Card Capabilities:** Virtual cards are essential for remote teams. They can be issued instantly for specific vendors or projects, enhancing security by allowing you to deactivate them without disrupting other operations.
5. **Compliance and Taxes:** If your employees are in countries with specific tax or regulatory requirements (such as VAT in Europe), choose a provider that helps with local compliance and receipt capture.

Why Avoid Traditional Bank Cards?

Using a standard US-based corporate credit card for international employees is generally discouraged because:

- **High FX Fees:** You may be charged 2.5–3% on every international transaction.
- **Lack of Visibility:** You won't have real-time tracking, making it difficult to reconcile expenses or prevent fraud.
- **Logistical Challenges:** Issuing physical cards to international addresses can be slow or impossible with traditional banks.
- **Tax/Audit Risks:** Without proper integration, manually tracking international receipts is prone to error and may cause issues with local tax authorities.

Recommendation: Start by auditing your monthly international spend volume per country. Then, request demos from platforms like **Brex** and **Airwallex** to compare their ability to issue local cards versus providing a centralized global card program.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

RECOMMENDED Brex, Airwallex, Ramp

If you mean a card program where employees in other countries can **get cards issued locally**—not just use a U.S.-issued card while traveling—these are the strongest options to compare:

Question m05 · Perplexity, continued

Provider	International coverage	Best fit
Brex	Offers local-currency cards in 50+ countries, with broader global spend management. It says local issuance can help subsidiaries avoid some intercompany and foreign-exchange costs. ¹	A company with multiple entities or employees needing locally issued cards and centralized controls.
Airwallex	Issues employee cards in 60+ markets; U.S.-registered businesses can access its card and expense products, subject to eligibility. Cards can spend from multi-currency balances, and Airwallex advertises no foreign-transaction fees. ⁷⁸	A company that also wants multi-currency accounts, FX, and international payments.
Ramp	Supports local issuing in 30+ countries, with local-currency programs depending on the company's entity locations and eligibility. It also supports international card use and employee reimbursements across many countries. ²⁴	A U.S.-based company looking for spend controls and expense management, especially if international staff can use U.S.-issued cards or the company has eligible local entities.

Practical recommendation: Start with **Brex** and **Airwallex** if employees need cards issued in their own countries. Include **Ramp** if your priority is U.S. spend management and international employees mainly need to use cards for travel or expenses. Local issuance, card type, and currency depend on the employee's country and your company's legal entities, so ask each provider to confirm coverage for your specific countries before choosing.³⁴⁸

If you share the countries where your employees are based, whether you have local subsidiaries, and whether you want credit or prepaid/debit-style cards, I can narrow this down.

SEARCHED

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APPENDIX A · QUESTION M06 · MID · COMPARE · DECISION

Alternatives to traditional bank corporate cards for a fast-growing US company

ChatGPT gpt-6-luna · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, Mercury IO, Navan, Sage Expense Management

If by “alternatives” you mean moving beyond cards issued by a traditional bank, the main options are **spend-management platforms that bundle cards with controls, expense workflows, and accounting automation**—or **expense software that works with the cards you already have**.

Shortlist to consider

Option	Best fit	What to weigh
Ramp	A fast-growing company that wants cards, expenses, bill pay, and purchasing workflows together	Strong card controls and finance automation; check which advanced features and integrations require a paid tier. (support.ramp.com)
Brex	A venture-backed or internationally distributed company that needs a unified card and spend program	Offers global cards, spend controls, reimbursements, and expense automation; confirm eligibility, pricing, and terms for your company. (brex.com)
BILL Spend & Expense	A small or midsize company, particularly one already using BILL for payables	Combines cards, budgets, and expense management; compare its purchasing and vendor-management depth with your needs. (bill.com)
Mercury IO	A startup that wants a card alongside banking—or a card without moving its banking	Offers employee cards and spend controls; eligibility and limits depend on underwriting and connected financial data. (support.mercury.com)
Navan	A company where business travel is a major source of spend	Worth evaluating when travel booking and expense management are the main problem, rather than procurement or general purchasing. (investors.navan.com)
Sage Expense Management (formerly Fyle)	A company that wants to keep its existing bank cards	Adds receipt capture, expense workflows, and accounting integrations without requiring a card-issuer switch. (ramp.com)

A practical way to choose

- **Want to control spending before it happens?** Compare Ramp, Brex, and BILL: card-linked platforms can apply limits and policies at the point of purchase.
- **Want to keep your bank relationship and cards?** Look at Sage Expense Management or another card-agnostic expense tool.
- **Travel is the biggest pain point?** Include Navan in the evaluation.
- **Already use BILL or Mercury?** Check those ecosystems first, but don’t assume bundling is cheaper or better for your workflows.

For a fast-growing company, prioritize **accounting/ERP sync, multi-entity support, employee onboarding and offboarding, virtual-card controls, reimbursements, bill pay, and implementation effort**. Ask each vendor for a live walkthrough using your actual approval rules, accounting setup, and a representative month of transactions. Compare the full cost—including paid tiers, payment terms, rewards conditions, and any costs of changing providers—not just the advertised card rewards.

Question m06 · ChatGPT, continued

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, Mercury IO, Rho, Airwallex, Navan **MENTIONED** NetSuite, Sage Intacct, Capital One, Stripe Issuing, Xero

Several non-bank options fit a fast-growing US company. The main differences are whether you want a spend-management platform, a banking-first product, or a travel or global specialist. Most of the comparison sources below are vendor-affiliated blogs, so check current pricing and eligibility directly.

Spend-management platforms (the strongest fit for scaling finance teams)

- **Ramp:** Its free tier includes cards, basic expense management, and bill pay, and its paid Plus tier adds approval workflows and accounting automation. Ramp's free tier includes cards, basic expense management, and bill pay, with a Plus tier around \$15 per user per month adding advanced approval workflows and accounting automation. Its direct NetSuite and Sage Intacct integrations sit in the paid tier. Ramp's card is a charge card, so balances must be paid in full each cycle.
- **Brex:** It's often recommended for venture-backed companies, with high limits and multi-entity and global support. One source notes that Brex is the strongest alternative for startups and global teams that need scalable card policies, multi-entity support, travel, bill pay, and advanced spend controls. Brex was also acquired by Capital One, and one source says Brex, now owned by Capital One, suits companies that want banking, cards and spend controls on one platform and meet its cash or revenue thresholds. Eligibility is a gate: one comparison says Brex lists a \$50,000 cash minimum for funded companies; Ramp asks for at least \$25,000 in a linked US bank account.
- **BILL Spend & Expense (formerly Divvy):** It's a good budget-conscious choice. One guide calls it a smart choice for smaller companies that want a free-to-use spend and expense platform, especially if they already use or plan to use BILL for AP and AR.

Banking-first options

- **Mercury (IO card):** Mercury's card is tied to your Mercury balance. One source notes that Mercury calls their IO card a business credit card, but it's actually a cash-underwritten charge card, which means the balance you hold on the card can't exceed the cash you have in Mercury. It pays a flat cashback rate, and Mercury IO gives you 1.5% cashback, no personal guarantee, and native integration with Mercury banking. It's lighter on approval workflows. Mercury's card and bill pay are good enough; they are not where you go for sophisticated approval chains or procurement workflows.

Question m06 · Claude, continued

- **Rho:** Rho bundles banking, AP automation, treasury, and cards. One roundup calls it the strongest all-in-one for growth-stage startups needing banking, AP automation, treasury, and cards in one platform. Its cards carry no personal guarantee, and Rho needs a US address or SSN partner, which can exclude some founders.

Global and international spend

- **Airwallex:** One source calls it the strongest choice for international operations, particularly when multi-currency accounts and cross-border spending are important. Its advertised cashback is more restrictive in the fine print, so read the terms.

Travel-heavy spend

- **Navan:** It's a fit if travel is your biggest category. One source advises choosing it if employee travel is one of the largest categories of company spending.

Developer or embedded use

- **Stripe Issuing:** It's built for teams issuing cards programmatically. It's not a general employee-expense product.

How to choose

- **Cash and stage:** Underwriting varies a lot. Start with your company stage and cash position, since underwriting differs sharply. Early-stage companies often start with Mercury or Ramp, while Brex generally requires more cash or VC backing.
- **Accounting stack:** If you run NetSuite or Sage Intacct, check which tier includes the integration. If you use Xero, Ramp has a concrete edge for direct integration according to one source.
- **Rewards:** Flat cashback (Ramp and Mercury at about 1.5%) is often simpler than category points. One comparison notes that most companies redeem at 1× equivalent, which puts effective return at ~1.0–1.5% for Brex's points.
- **Common setup:** One source's default recommendation is Mercury for the operating account, Ramp for cards, expenses and bill pay, which pairs a bank with a spend platform.

If you share your approximate size, cash position, ERP, and whether you have international spend or employees, I can narrow this to two or three options.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, Airwallex, BILL Spend & Expense, Navan **MENTIONED** NetSuite, QuickBooks, Xero

For a fast-growing US company, traditional bank corporate cards often become a bottleneck due to manual expense reporting, lack of real-time visibility, and rigid approval workflows.

Modern "spend management" platforms have emerged as the standard alternative. These solutions combine corporate cards with software that automates expense tracking, enforces budgets at the point of purchase, and integrates directly with your accounting system.

Top Alternatives for High-Growth Companies

The following platforms are widely used by scaling US businesses, often chosen for their ability to eliminate personal guarantees and provide granular control over team spending:

- **Ramp:** Often favored by mid-market companies and those wanting a single ledger for all outgoing spend. It is highly regarded for its AI-driven spend forecasting, automated receipt matching, and robust approval workflows.
- **Brex:** A top choice for venture-backed and fast-scaling startups. It offers sophisticated spend management features, including multi-entity and global subsidiary tracking, and has deep integrations with major ERP and accounting tools.
- **Airwallex:** Best suited for companies with international operations. It provides multi-currency cards and accounts, which can significantly reduce foreign transaction fees when paying global vendors.
- **BILL Spend & Expense (bill.com):** Often chosen by organizations that prioritize a "budget-first" approach, where you set specific budgets and issue cards (virtual or physical) tied directly to those allocations.
- **Navan:** An excellent option for companies with significant travel and T&E (Travel & Expense) needs, as it unifies corporate card issuance with travel booking and automated expense reporting.

Why These Platforms Outperform Traditional Bank Cards

Feature	Traditional Bank Cards	Modern Spend Management Platforms
Visibility	Reactive (post-spend)	Real-time (at the point of sale)
Liability	Often requires personal guarantee	Typically corporate liability
Underwriting	FICO/Credit score-based	Cash flow/funding-based
Controls	Blanket policies	Granular (per vendor, category, limit)
Integration	Manual reconciliation	Automated sync with ERP/Accounting

How to Choose the Right One

1. **Evaluate Your Primary "Pain Point":** If your biggest issue is manual receipt chasing, focus on platforms with strong AI-powered receipt capture (e.g., Ramp, Brex). If your challenge is international vendor payments, prioritize multi-currency support (e.g., Airwallex).
2. **Check ERP/Accounting Sync:** Ensure the platform has a native, seamless integration with your current accounting software (e.g., NetSuite, QuickBooks, Xero).
3. **Consider Your Funding Stage:** Many of these platforms use "cash-based underwriting," meaning they look at your bank balance or venture funding rather than your personal credit. If you are early-stage, verify their eligibility requirements before applying.

Most of these providers offer a "freemium" model or tiered pricing, allowing you to start with basic features and upgrade to advanced compliance or multi-entity management as your company grows.

Question m06 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 13:48 UTC

RECOMMENDED Ramp, Brex, Rho, Navan, Airbase, BILL Spend & Expense MENTIONED Paylocity

For a fast-growing U.S. company, consider replacing a bank-issued card program with a **spend-management platform**: cards are one part of a system for setting budgets, controlling purchases, collecting receipts, and syncing transactions to accounting.

Main alternatives

Option	Best fit	What to evaluate
Ramp	Teams that want cards, expense management, bill pay, and accounting automation together. It offers card-level merchant and category controls, receipt matching, and accounting integrations. ¹⁵	Check eligibility and repayment terms, accounting-system fit, and whether the features you need are included in the plan or cost extra.
Brex	Startups and scaling companies looking for corporate cards with spend controls, expense workflows, and rewards. It also supports physical and virtual cards and accounting integrations. ³⁴	Compare qualification requirements, rewards against your actual spending, and how well its workflows fit your finance stack.
Rho	Companies looking for cards alongside broader finance workflows. It offers card controls and approval routing, with expense and accounting features to assess against your needs. ²⁶	Confirm which features and integrations are available in your preferred plan and whether it suits your multi-entity setup.
Navan	Travel-heavy businesses that want travel booking, payments, and expense management closely connected. It offers physical and virtual cards with configurable spend policies. ¹¹	Consider it especially if travel is a major spend category; compare its travel workflows with your existing booking arrangements.
Airbase (by Paylocity)	Mid-market teams consolidating cards, expenses, accounts payable, and procurement—particularly existing Paylocity users. ¹³	Evaluate implementation effort, accounting integrations, and whether its broader workflow suite is more than your team needs.

Question m06 · Perplexity, continued

Option	Best fit	What to evaluate
BILL Spend & Expense	Small-to-midsize teams that prefer budget-first card controls and expense tools. ¹³	Check whether its controls and reporting will scale to your approval structure and entity complexity.

How to choose

1. **Decide what you're replacing.** If the pain is mainly card limits and receipts, a focused card-and-expense tool may suffice. If it includes invoices, procurement, and month-end close, compare broader platforms such as Ramp, Airbase, or Rho.
2. **Test controls and accounting flow.** Ask for a demo using your approval rules, merchant restrictions, reimbursement process, and chart of accounts. Verify how transactions reach your accounting or ERP system.¹²
3. **Compare total cost, not just the card.** Review software tiers, user or platform fees, add-ons, implementation, and support. Pricing and included features can vary by plan.⁵⁹
4. **Check the funding and repayment model.** These products may use charge-card or other repayment arrangements; confirm eligibility, required balances or underwriting, repayment timing, and whether any personal guarantee applies. The requirements differ by provider.⁴
5. **Model rewards against operational value.** Cashback or points matter, but automated controls, fewer missed receipts, and faster reconciliation may be more valuable as the company grows.

Practical shortlist: Start with **Ramp and Brex** for a general comparison; add **Rho** if you want to compare broader finance workflows, **Navan** if travel dominates spend, or **Airbase/BILL Spend & Expense** if their particular suite or budget-first model fits. Validate current pricing, eligibility, and terms directly with each provider before deciding.

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APPENDIX A · QUESTION M07 · MID · RECOMMEND · DECISION

US company card provider that issues a virtual card for each software subscription

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp (top pick), American Express Business Virtual Cards, Volopay, Kapmates

Ramp is probably the closest fit: it offers company virtual cards you can dedicate to individual software vendors or subscriptions, with spend limits and controls.

Other options:

- **American Express Business Virtual Cards** – create a separate virtual card for each recurring software subscription, linked to an eligible Amex Business Card. (americanexpress.com)
- **Volopay** – says you can create a separate virtual card for each subscription and manage recurring charges from one dashboard. (volopay.com)
- **Kapmates** – promotes separate virtual cards for SaaS subscriptions, though it appears to be access-based. (kapmates.com)

If you mean the provider literally creates a card *automatically* for every new subscription, rather than letting you create one per vendor, tell me—that's a narrower feature.

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Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED Brex (top pick), Ramp, BILL Spend & Expense **MENTIONED** Capital One

The best-known fit is **Brex**, with **Ramp** and **BILL Spend & Expense** (formerly Divvy) as close alternatives.

- **Brex:** It includes unlimited virtual cards at no added cost, so you can issue a card for each subscription. Admins can issue one for each vendor, subscription, or team member and set rules like auto-expiration or merchant locks. Brex's own marketing makes this claim, so treat it as the vendor's description. Its rewards are tiered, and it gives 2x on software subscriptions, which helps if SaaS is a large share of your spend.
- **Ramp:** It offers unlimited physical and virtual cards on its free plan, and per-card limits, category restrictions, and merchant blocks. Its flat cashback is simpler than Brex's tiers. A competitor comparison claims that Ramp issues a new virtual card number per spend limit, which some customers find harder to manage at scale.
- **BILL Spend & Expense:** It lets businesses set up a separate virtual card for each subscription or vendor, with limits on how much can be charged and when the subscription should end.

Brex and Ramp are both US-based and both fit the one-card-per-subscription model. For a company with many SaaS tools, Brex's unlimited virtual cards and SaaS cashback make it a strong first choice. Ramp is the better pick if you want a free platform with simpler rewards. One source reports that Capital One acquired Brex

Question m07 · Claude, continued

in April 2026. I could not confirm that in a second source, so check it before relying on it.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, American Express, Stripe Issuing MENTIONED Slack, AWS, Zoom, Ramp Intelligence, QuickBooks, NetSuite, Xero

For companies looking to issue a unique virtual card for each software subscription, several US-based corporate card and spend management platforms are designed specifically for this purpose.

These platforms allow you to create "merchant-locked" cards—meaning a card generated for a specific software vendor (e.g., Slack, AWS, or Zoom) can only be used with that vendor, effectively preventing unauthorized charges and making it easy to track subscription spend.

Top Platforms for Subscription-Based Virtual Cards

The following platforms are widely used in the US for managing software subscriptions via virtual cards:

- **Ramp:** Frequently cited for its strong automation features. It allows you to issue unlimited virtual cards and lock them to specific merchants, which is ideal for recurring software subscriptions. It also includes "Ramp Intelligence" to help identify duplicate subscriptions or potential cost-saving opportunities.
- **Brex:** A popular choice for startups and growth-stage companies. Brex offers an integrated spend management platform where you can easily issue virtual cards for individual vendors. It provides robust controls and real-time expense tracking.
- **BILL Spend & Expense (formerly Divvy):** Well-regarded for its budgeting discipline and ease of use for small-to-midsize businesses. It allows for unlimited virtual card issuance with granular, budget-level controls, making it easy to assign cards to specific departments or software tools.
- **American Express:** Offers virtual card capabilities that integrate with their business cards, allowing you to segment and track spending by category or vendor while still earning points or rewards on your business spend.
- **Stripe Issuing:** If your company is already in the Stripe ecosystem or looking for a more programmatic, API-driven approach to creating payment cards, Stripe provides a powerful infrastructure for issuing custom virtual and physical cards.

Key Benefits of This Approach

- **Granular Security:** If a specific software vendor suffers a data breach, you can cancel that single virtual card without disrupting your other subscriptions or needing to reissue a physical corporate card.

Question m07 · Gemini, continued

- **Budget Enforcement:** You can set individual spending limits for each card. For example, if a software tool is supposed to cost \$50/month, you can cap the card at \$55, preventing unexpected overages or unauthorized price hikes.
- **Simplified Reconciliation:** Since each card is tied to one specific vendor, your finance team receives a clean, automated log of exactly which team or project is spending money on which tool, eliminating the need to manually reconcile broad corporate statements.
- **Easy Cancellation:** When a software tool is no longer needed, you can simply delete the specific virtual card in seconds, ensuring that no further "zombie" or forgotten subscriptions continue to charge your account.

Which one should you choose?

- **For high-growth startups and automation:** Ramp or Brex are generally the industry standards due to their deep integrations with accounting software (like QuickBooks, NetSuite, or Xero) and advanced spend-management features.
- **For small businesses:** BILL Spend & Expense is often highly accessible and effective for managing budgets at a smaller scale.
- **If you already use a specific ecosystem:** If you are already a heavy user of Stripe or American Express, checking their native virtual card offerings may be the most efficient path for your team.

Note: Before choosing, check the platform's eligibility requirements (e.g., cash balance or revenue requirements) and any potential monthly fees for "Plus" or premium versions of these platforms, as many offer a free base tier funded by card interchange fees.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED American Express Business Virtual Cards, Revolut Business, BILL Spend & Expense

A likely match is **American Express Business Virtual Cards**. U.S. businesses with an eligible Amex Business Card can create a separate virtual card for each software subscription, with its own spending limit and expiration settings.⁵

Other options include **Revolut Business**, which supports dedicated cards for recurring merchant payments, and **BILL Spend & Expense**, which offers separate virtual cards for vendors or subscriptions with spending limits.³⁹

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Company card in the US for staff fuel and travel spending

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, Brex, WEX Fleet, Navan

If you mean a **company-issued card for US staff to pay for both fuel and work travel**, you'll usually want either:

- **One general corporate card program**—simpler for travel, meals, hotels, and fuel. Options include **Ramp** or **Brex**: both support employee cards and spending controls; Ramp also provides expense tracking, while Brex describes its employee cards as suited to travel and incidental spending. (ramp.com)
- **A separate fleet fuel card plus travel cards**—better if staff fuel company vehicles and you need tighter fuel controls. **WEX Fleet** lets you link cards to drivers or vehicles and set controls such as purchase limits, fuel type, and permitted days or times. Pair it with a corporate card for hotels, airfare, meals, and other travel expenses. (wexinc.com)
- **Travel-first setup**—if frequent travel is the main need, **Navan** combines travel booking with physical or virtual payment cards and expense tracking. (navan.com)

Practical starting point: use a general corporate card for employees' travel and incidental expenses; add dedicated fuel cards for company vehicles if you need fuel-only restrictions or driver/vehicle-level reporting. Before choosing, check eligibility, fees, repayment terms, card acceptance, and whether fuel purchases can be restricted to fuel rather than other purchases at a gas station. Some corporate cards are charge cards that require the balance to be paid in full each statement period. (support.ramp.com)

The best fit depends on whether staff are fueling **company vehicles** or seeking reimbursement for **personal-car business mileage**, and how many employees need cards.

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Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED WEX, Voyager, Shell, Comdata, Fuelman, Amex Business Gold, Costco Anywhere Visa Business, U.S. Bank Triple Cash, Capital One Venture X Business, Ramp, Brex, Coast, Divvy, WEX Fleet FlexCard

For a US company that needs to cover staff fuel and travel, the right card depends on whether fuel is the main cost or just one of several.

Three main options

1. **Fleet fuel card** (WEX, Voyager, Shell, Comdata, Fuelman): Best if you run company vehicles. Fleet cards offer tighter controls. One source notes that dedicated fleet cards tend to offer the most granular restrictions, including merchant category locks, time-of-day limits, and PIN requirements at the pump. They

Question m08 · Claude, continued

can also cap gallons per transaction, which can help detect fuel theft attempts. Their discounts are per gallon. Shell's business card, for example, is described as offering volume-based discounts (up to 6 cents off per gallon). Voyager is accepted at over 97% of gas stations and truck stops nationwide, according to its provider.

1. **Business card with gas rewards** (Amex Business Gold, Costco Anywhere Visa Business, U.S. Bank Triple Cash, Capital One Venture X Business): Best if drivers mostly use their own vehicles or fuel is a small share of spend. Rebates are often larger. NerdWallet notes these cards often offer bigger rebates – up to 3% back on gas, depending on the card. But the reporting and spending controls are not nearly as robust as most fleet cards. The Costco card is the most cited for fuel, at 4% back on eligible gas purchases worldwide, but it requires a Costco membership.
1. **Corporate card platform** (Ramp, Brex, Coast, Divvy): Best if you want one card for fuel, travel, and everything else. Brex's guide says that corporate cards take a different approach, giving finance teams real-time visibility and per-employee spend limits that work across all purchase types, not just fuel. The trade-off is fuel rewards. Ramp's own fleet-card review says there's no fuel-specific per-gallon rebate. A separate Ramp article, though, says its card offers at least 1% cash back on all spending, plus spend controls comparable to a dedicated fleet card. Check the current terms directly. Ramp also requires a U.S. Entity and U.S. Business bank account. Coast, which targets fleets, charges \$4 per active user per month.

Rule of thumb

- Company-owned vehicles, mostly fuel and maintenance: fleet card.
- Mostly staff driving personal cars, with some travel: gas-rewards business card, or a corporate card if you want central control.
- Fuel plus travel, meals, and software across many staff: corporate card with spend limits and receipt capture.
- Sole proprietor or very new business: WEX Fleet FlexCard and some cards advertise no personal credit check, but business credit cards are available to sole proprietors and unincorporated businesses. But they do require a credit check and personal guarantee.

Before you choose, check:

- Where your drivers actually fuel up. A high rebate is worth little if the card isn't accepted at those stations.
- Whether the rebate is real. Some programs have volume tiers. One review warns that tiered rebate programs look great until you realize the top rate requires thousands of gallons a month.
- Whether you need the card's controls more than its rewards.
- Fees, credit requirements, and payment terms. Fleet cards usually require full balance payments at the end of each billing cycle.

Most of the rankings above come from card issuers and vendors, so their rates and "best for" labels are marketing comparisons. Confirm current pricing directly with each provider before committing. If you tell me your fleet size, number of employees, and whether staff use company or personal vehicles, I can narrow this to two or three options.

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Question m08 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC**RECOMMENDED** Ramp, Brex, BILL Spend & Expense, Navan, American Express Business Gold, Coast, WEX Fleet Card, Fuelman Mastercard **MENTIONED** QuickBooks, Xero

When selecting a company card for staff fuel and travel spending in the US, the "best" choice depends on whether your priority is **fleet-specific control** or **general travel and expense management**.

For many modern businesses, the most effective solution is a **unified expense management platform** that combines corporate cards with software to enforce policies and automate reconciliation.

1. Top Options for Combined Travel & Fuel Spending

If your staff needs one card for both travel (hotels, airfare) and fuel, these platforms are highly recommended for their integrated control and automation:

- **Ramp & Brex:** Known for excellent automation, these platforms allow you to issue physical and virtual cards with strict, pre-set spending limits and category restrictions (e.g., blocking non-travel merchants). They are ideal for tech-forward teams and scaling businesses.
- **BILL Spend & Expense (formerly Divvy):** A strong choice if your primary goal is budget control. It provides real-time visibility and allows you to enforce spending policies at the point of purchase, preventing out-of-policy spending before it happens.
- **Navan:** Highly specialized for companies that want to integrate their corporate card directly with a travel booking platform. It is particularly effective at flagging or declining non-compliant travel expenses in real time.
- **American Express Business Gold / Platinum:** A traditional favorite for businesses that prioritize travel rewards and perks. They offer robust tools for managing employee cards and are widely accepted, making them excellent for frequent travelers.

2. Specialized Fleet Fuel Cards

If you operate a fleet and need deep technical data (like odometer readings, driver IDs, or fuel-specific rebates), general-purpose corporate cards may not be enough. Dedicated fleet cards provide granular control:

- **Coast:** Often cited as a top choice for small-to-medium fleets. It bridges the gap between a fuel card and a corporate credit card, offering real-time visibility, fuel rebates, and control over where and when employees can fuel up.
- **WEX Fleet Card:** A long-standing industry leader with a vast network (covering ~95% of US fuel stations). It is best for businesses that need broad, reliable access and detailed fuel reporting.
- **Fuelman Mastercard:** Provides a good balance for businesses that want a wide network of acceptance (anywhere Mastercard is accepted) combined with fuel-specific rebates and tracking.

Question m08 · Gemini, continued

Key Considerations for Your Choice

Feature	What to Look For
Control	Can you restrict cards to specific categories (e.g., fuel only) or set custom daily/monthly limits?
Automation	Does the card integrate directly with your accounting software (e.g., QuickBooks, Xero) to reduce manual work?
Visibility	Does the platform show you transaction data in real time, or do you have to wait for a statement?
Liability	Does the card program shift liability to the business (corporate liability) or require a personal guarantee?

Recommendation on How to Decide

- **If you have a high volume of travel and general office spending:** Opt for a **modern expense management platform** like **Ramp, Brex, or BILL**. They offer the best balance of flexibility for travel and control for fuel.
- **If your primary expense is fuel for a fleet of vehicles:** Start with a **dedicated fuel card** like **Coast or WEX**. These are designed to prevent fraud and capture the specific data (like gallons purchased) that you need for tax and operational purposes.
- **If you want a traditional rewards-focused approach:** Choose an **American Express Business card** if your employees are frequent travelers who value airport lounge access and points, provided you have the internal processes to handle receipt collection and expense reporting.

SEARCHED
No web search run.

SOURCES CITED
None.

Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED American Express Corporate, WEX Fleet Card, BMO

For staff who need **both fuel and general business travel spending**, a general-purpose employee card is usually the simplest option. If fuel controls and rebates matter, pair it with a dedicated fleet card.

- **One-card approach:** A corporate card program such as **American Express Corporate** supports employee travel spending and virtual cards for airfare, hotels, rail, and other expenses. Virtual-card controls can include spending limits, validity dates, and merchant-category restrictions.³⁴
- **Fuel-focused option: WEX Fleet Card** offers driver identification, purchase controls, and fuel rebates; the advertised rebate varies by station and monthly volume. It's best suited to fuel purchases rather than all-purpose travel spend.¹
- **If your employees drive fleets: BMO's corporate-card offering** includes both corporate cards for authorized travel and entertainment expenses and a separate fleet-card option with driver/vehicle prompts and fuel reporting.⁵

Practical setup: Give frequent travelers general-purpose cards with individual limits, and give drivers fuel cards restricted to fuel or vehicle expenses. Check network acceptance, fees, credit requirements, accounting integrations, and the full rebate terms before choosing.

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Question m08 · Perplexity, continued

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US corporate cards with no fees on payments in euros and pounds

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, Capital One business cards (top pick), Brex

If you mean **U.S.-issued business/corporate cards for purchases charged in EUR or GBP**, these are the strongest options I found:

Card	EUR/GBP fee picture	Best fit / caveat
Ramp	No separate foreign-transaction fee. But Ramp says international charges may be converted to USD with an issuer/network exchange-rate margin of up to 3% —so “no fee” doesn’t necessarily mean no FX cost. (ramp.com)	Corporate spend controls and expense management.
Capital One business cards	Capital One says its business cards have no foreign-transaction or currency-conversion fee ; purchases in foreign currency are converted to USD at the applicable rate. (capitalone.com)	Good if you want a conventional business credit card; not necessarily a corporate charge-card program.
Brex	Important distinction: Brex’s standard USD-billed card can have an FX markup of up to 3% , despite no separately listed foreign-transaction fee. Local-currency cards may avoid that conversion, where available and if your company meets the requirements. (brex.com)	Consider it if your company can use local-currency card programs —not just the standard USD card.

Bottom line: For straightforward EUR/GBP purchases billed to a U.S. account, **Capital One business cards appear clearest on both no foreign-transaction fee and no added currency-conversion fee**. If you specifically need a corporate card platform, compare Ramp’s and Brex’s actual FX treatment: a waived *foreign-transaction fee* can still leave a conversion spread or markup.

These are card-purchase fees, not necessarily fees for paying a supplier by bank transfer. If you share whether you need a **charge/corporate card** or a **business credit card**, and whether you mean **card purchases or supplier invoices**, I can narrow the list.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED Brex, Ramp, Bank of America Business Advantage Travel Rewards, Ink Business Preferred, Capital One Spark Cash Plus, Capital One Spark Classic for Business, Amex Business Platinum, Capital One Venture X Business

Most US business cards that waive foreign transaction fees do so for every currency, so euros and pounds are generally covered. I didn't find sources that address euro or pound fees on specific cards, so confirm the terms with each issuer before applying.

Corporate and charge cards (spend management)

- **Brex:** Brex offers local currency cards, which eliminate FX markups for employees transacting in their local currency. That is the most relevant option if your team pays in euros or pounds locally. Brex's card also has No annual fee or foreign transaction fees, per a NerdWallet review.
- **Ramp:** Ramp's card No annual fee or foreign transaction fees. One caveat: Must have at least \$25,000 in cash in any U.S. business bank account to qualify. Its listing also cites reimbursements in 60+ countries across 40 currencies.

Rewards business cards

- **Bank of America Business Advantage Travel Rewards:** combines \$0 annual fee with \$0 foreign transaction fees and a baseline 1.5x points on all purchases.
- **Ink Business Preferred (Chase):** paying an annual fee of \$95 USD, with zero foreign transaction fees and 3 points per dollar on the first \$150,000 in certain categories, such as advertising and travel.
- **Capital One Spark Cash Plus:** for a low annual fee of \$150 and no foreign transaction fees.
- **Capital One Spark Classic for Business:** The Spark Classic accepts applicants other issuers turn away, and it charges no annual fee and no foreign transaction fees. This may suit businesses with fair credit.
- **Amex Business Platinum:** No foreign transaction fees, but it is a premium card. Ramp lists it at \$895 per year.
- **Capital One Venture X Business:** \$395 annual fee, zero foreign transaction fees, and extensive travel benefits.

Tips for euro and pound spending

- Decline dynamic currency conversion and pay in the local currency. As one guide puts it, Even a \$0 foreign transaction fee card can't fix a bad exchange rate. Decline dynamic currency conversion and pay in the local currency instead.
- Fees and terms change often, so check each issuer's current schedule before applying.

If you tell me your approximate monthly euro/pound spend, whether you need employee cards, and whether you have a US business bank balance, I can narrow this to one or two options.

SEARCHED

business credit card no foreign transaction fees euro pound 2026
best no foreign transaction fee business credit cards US

Question m09 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC

RECOMMENDED Airwallex, Brex, OFX, Capital One business cards, Capital One Venture X Business, American Express Business Cards, Business Platinum Card, Chase Business Cards

To avoid foreign transaction fees when making payments in euros (€) or British pounds (£), you should look for U.S. business or corporate cards that explicitly waive these surcharges. While standard bank-issued corporate cards often charge 2%–3% per transaction, several modern corporate platforms and business credit cards are specifically designed to eliminate these costs.

Recommended Categories of Cards

When evaluating options, you will generally find two types of providers: **Modern Spend Management/Corporate Platforms** and **Traditional Business Credit Cards**.

1. Modern Corporate Card Platforms

These platforms are often preferred by finance teams because they provide spend controls, real-time expense tracking, and in some cases, the ability to hold and spend in multiple currencies to avoid conversion markups altogether.

- **Airwallex:** Offers corporate cards that allow for multi-currency spending, often with no transaction fees on eligible spend. They are designed for businesses with international operations.
- **Brex:** Known for its corporate charge cards that include \$0 foreign transaction fees. They offer robust spend management features, making them a strong choice for scaling companies with international teams or software subscriptions.
- **OFX:** Provides business cards that can draw from your own balance in multiple currencies, which can help you avoid international transaction fees entirely when spending from those held balances.

2. Traditional Business Credit Cards

If you prefer a traditional credit card (often offering rewards like cash back or travel points), several major issuers offer products with no foreign transaction fees.

- **Capital One Business Cards:** All Capital One business credit cards (such as the **Capital One Venture X Business**) come standard with **no foreign transaction fees**. These are highly regarded for their travel benefits and simplicity.
- **American Express Business Cards:** Many American Express business cards, including versions of the **Business Platinum Card**, do not charge foreign transaction fees. Be sure to check the specific terms for the card you are considering, as they vary by product.
- **Chase Business Cards:** Several Chase business credit cards are marketed without foreign transaction fees, though you should verify the specific product terms, as some may carry an annual fee.

Question m09 · Gemini, continued

Important Considerations for International Payments

- **"No Fees" vs. "Currency Conversion":** A "no foreign transaction fee" policy means the *issuer* is not charging you an extra 2–3% for the transaction. However, the currency must still be converted from EUR or GBP to USD at the network's exchange rate (e.g., Visa or Mastercard).
- **Avoid "Dynamic Currency Conversion":** If a terminal or website gives you the option to "pay in USD" at the point of sale, **decline it**. This is known as Dynamic Currency Conversion (DCC), and it often locks in a poor exchange rate that is significantly worse than what your card network would provide. Always choose to pay in the local currency (EUR or GBP).
- **Evaluate Your Workflow:** If you are paying recurring international invoices (like software subscriptions or payroll), platforms like Airwallex or Brex might offer better long-term value than a standard credit card because they can often help you manage and route those payments more efficiently.

***Disclaimer:** Fees, terms, and conditions can change. Always verify the current cardholder agreement on the issuer's official website before applying, as specific benefits and fees may vary based on your company's credit profile and the selected card program.*

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Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, Brex

If you mean **US-issued corporate cards used to pay merchants in euros or pounds**, the strongest options in the search results are:

- **Ramp Corporate Card** – advertises **no separate foreign-transaction fee** and international use by default. However, Ramp says foreign-currency transactions are converted to USD and may include an exchange-rate margin of up to 3%, so “no fee” does not necessarily mean no FX cost.¹⁵
- **Brex Corporate Card** – its general card information advertises no foreign-transaction fees, but Brex’s fee details say USD-billed foreign-currency transactions can have an **FX markup of up to 3%**. Brex also offers local-currency cards for eligible international entities, which may avoid that conversion cost.²⁴¹²

Bottom line: Both may avoid a separately itemized foreign-transaction fee, but check the FX conversion terms for a US-dollar-billed card before applying. If you’re paying recurring invoices—not making card purchases—card terms may not apply; tell me if that’s what you mean and I can narrow the options.⁵⁷

SEARCHED

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Question m09 · Perplexity, continued

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APPENDIX A · QUESTION M10 · MID · RECOMMEND · DECISION

US corporate card that syncs spending to accounting software automatically

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, Brex

If you want a **US corporate card that automatically syncs spending to accounting software**, **Ramp** is a strong place to start. It supports direct integrations with QuickBooks Online, Xero, NetSuite, Sage Intacct, and others; transactions can be coded and synced to your books. Some integrations or features may depend on your Ramp plan. (support.ramp.com)

Brex is another option, with integrations including QuickBooks Online, Xero, NetSuite, Sage Intacct, and QuickBooks Desktop. (brex.com)

Quick pick: If you tell me which accounting software you use—such as QuickBooks, Xero, or NetSuite—I can narrow down which one fits the sync you want. Also, do you mean transactions sync *automatically*, or just that the card and accounting system connect? Some services require review or a manual sync step before entries are posted. (support.ramp.com)

SEARCHED

US corporate card automatic accounting software sync QuickBooks Xero Ramp Brex official
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Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, BILL Spend & Expense, Rho, Intuit Business Credit Card, Rippling Spend, Amex Business Gold

Several US corporate cards sync card transactions into accounting software automatically. The best fit depends mainly on which accounting system you use.

- **Ramp:** Its free tier syncs with QuickBooks Online and Xero, and NetSuite and Sage Intacct require the paid Plus tier. The platform offers no annual fee and includes expense management tools, virtual cards, and integrations with platforms such as QuickBooks, NetSuite, Xero, and Sage. Its automation is a strength: it automatically matches receipts, codes transactions, and syncs everything with your accounting software for easier reconciliation.
- **BILL Spend & Expense (Divvy card):** Its card is paired with AI-powered software that captures receipts, auto-categorizes transactions, and syncs directly with QuickBooks, NetSuite, Sage Intacct, Microsoft Dynamics, and Xero. It has no annual fee-style pricing on its card, though one source lists no annual fee, card-level spending controls, no personal guarantee among its strengths.
- **Rho:** It connects natively to QuickBooks Online, NetSuite, and Sage Intacct, but supports a bank feed connection to Xero. A bank feed is a less direct sync, so check this if you use Xero.
- **Intuit Business Credit Card:** Built for QuickBooks users, where transactions, receipts, and statements automatically sync into QuickBooks. It also matches receipt photos to the corresponding transaction in QuickBooks, which makes it the most natural choice if QuickBooks is your system.

Question m10 · Claude, continued

- **Rippling Spend:** A reasonable option if you use Rippling for payroll or HR, since it integrates with QuickBooks, NetSuite, Xero, plus payroll sync.
- **Amex Business Gold:** A rewards-focused alternative with integrations with accounting platforms such as QuickBooks.

Practical guidance:

- QuickBooks Online: Intuit's card, Ramp, or Rho are strong fits.
- Xero: Ramp (free tier) or BILL are the cleanest native options; Rho uses a bank feed.
- NetSuite or Sage Intacct: Ramp Plus, BILL, or Rho.
- Check whether the sync is native or a bank feed, and whether your plan tier includes it. Vendor-run comparison blogs like these are often affiliate-supported, so confirm pricing, eligibility, and integration details directly with each provider before you apply.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, Rho, Intuit Business Credit Card

To streamline your bookkeeping, you should look for corporate card programs that are built on **spend management platforms** rather than traditional bank-issued credit cards. Modern spend management platforms integrate the card, expense tracking, and accounting sync into a single system, ensuring that transactions are coded and posted to your general ledger automatically.

Top Corporate Card Platforms with Automated Accounting Sync

The following platforms are widely recognized for their deep, native integrations with major accounting software (such as QuickBooks Online, Xero, NetSuite, and Sage Intacct):

- **Ramp:** Frequently cited as a top choice for its automation-first approach. It features a unified data model where policy enforcement occurs at the time of purchase, and it supports over 40+ accounting and ERP integrations. It is known for high rates of auto-coding transactions.
- **Brex:** A robust platform favored by startups and mid-market companies. It offers direct, native integrations with major ERPs and accounting systems, allowing for real-time synchronization and custom field mapping to ensure data reaches your ledger correctly.

Question m10 · Gemini, continued

- **BILL Spend & Expense:** Formerly known as Divvy, this platform excels at combining the credit card with expense management software. It offers real-time syncing, automated receipt matching, and budget enforcement, making it a strong contender for small to mid-sized businesses.
- **Rho:** A popular option for businesses that want a free, all-in-one platform for card spend, expenses, and accounting sync. It provides native integrations with QuickBooks Online, NetSuite, and Sage Intacct.
- **Intuit Business Credit Card:** Specifically designed for users of QuickBooks. It offers a "connected" experience where the card is linked directly to the QuickBooks bank feed upon opening, automating receipt matching and synchronization without requiring a third-party platform.

Key Considerations for Your Choice

When evaluating these options, keep the following in mind:

1. **Native vs. Feed-Based Sync:** "Native" integrations (built-in by the platform) are generally more powerful than simple bank feeds because they often allow for field mapping (e.g., matching a department, project, or class in your accounting software).
2. **Coding and Categorization:** Look for platforms that use AI to suggest or automatically apply General Ledger (GL) codes based on merchant data. This is what saves the most time during month-end closes.
3. **Receipt Automation:** The most effective platforms require employees to submit receipts via SMS or an app immediately upon purchase. This prevents "chasing" employees for missing documentation later.
4. **Policy Enforcement:** Many of these platforms allow you to set spending limits and category restrictions before a card is even swiped, which prevents out-of-policy spending from hitting your books in the first place.

Recommendation: If you are already using a specific ERP (like NetSuite or Sage Intacct), check the provider's integration documentation first to ensure your specific version is supported. If you are a high-growth company prioritizing automation and ease of use, **Ramp** or **Brex** are often the top-reviewed choices. If you are a smaller business deeply embedded in the QuickBooks ecosystem, the **Intuit Business Credit Card** may offer the most seamless setup.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED Ramp (top pick), BILL Spend & Expense, Brex

If you want a **US corporate card that syncs spending to accounting software**, these are good options to compare:

- **Ramp** – Says card purchases, receipts, bills, and reimbursements can sync automatically to QuickBooks, Xero, NetSuite, and Sage Intacct, with custom mapping and GL coding. ¹
- **BILL Spend & Expense (Divvy Card)** – Offers corporate cards with accounting integrations including QuickBooks, NetSuite, Xero, Sage Intacct, and Acumatica. Approved transactions can sync using your chart-of-accounts mapping. ²
- **Brex** – Supports accounting integrations including Xero and Sage Intacct. For Xero, the card bank feed updates automatically, but enriched expense details may require review and export—so confirm that the workflow matches what you mean by “automatic.” ³⁴

Quick pick: Ramp looks like the clearest fit if your priority is automatic transaction sync. Check that your specific accounting platform and desired sync workflow are supported before applying.

¹ Ramp small business (ramp.com)

² BILL corporate cards (bill.com)

³ Brex Xero integration (brex.com)

⁴ Brex Sage Intacct integration (brex.com)

SEARCHED

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APPENDIX A · QUESTION M11 · MID · RECOMMEND · DECISION

UK company card provider that issues a virtual card for each software subscription

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED Cledara (top pick), Spendesk, Ramp UK, Capital on Tap

Cledara is the most subscription-focused option I found: it's designed to manage software subscriptions and lets you create virtual cards for them. **Spendesk** also supports recurring virtual cards for subscriptions, while **Ramp UK** offers virtual cards with individual limits that can be assigned per vendor. (cledara.com)

If you're thinking of a **business card/account rather than a spend-management platform**, **Capital on Tap** is another option for creating separate virtual cards for subscriptions. (ukbusinesscreditcards.co.uk)

For a direct match to "one card per software subscription," I'd start by looking at **Cledara** and **Spendesk**.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED ExpenseIn (top pick), Revolut Business, Pleo, Stripe Issuing **MENTIONED** Airwallex

The best fit for a UK business is **ExpenseIn**. It offers subscription cards to UK and Irish businesses, with per-vendor controls. ExpenseIn subscription cards support merchant-category restrictions, merchant-country restrictions, allowed spending days, and spending limits. ExpenseIn Cards are currently available to businesses based in the UK and Ireland.

Other UK-relevant options:

- **Revolut Business:** Its plans allow many virtual cards. With Revolut, you can have up to 20 active multi-use virtual payment cards linked to your account, plus one disposable card at a time. Pricing is tiered, so check the plan you need.
- **Wise Business:** It is authorized by the UK Financial Conduct Authority and is widely accepted through major card networks. Its virtual card limit is lower, with up to 3 cards, so it suits fewer subscriptions.
- **Pleo:** It is aimed at UK and European businesses and focuses on expense management. Its strengths include instant receipt prompts, VAT handling, and employee spend limits. I did not confirm that it issues a dedicated card for each subscription, so check this with them.
- **Stripe Issuing:** This is a developer-oriented option. A UK business can spin up a virtual card for a software-as-a-service (SaaS) subscription in minutes, though it is better suited to teams with technical resources.

Airwallex also markets one card per subscription, but it is a global provider rather than a UK-focused one. If you tell me your company size and whether you need VAT handling or accounting integration, I can narrow this down.

SEARCHED

UK company card virtual cards for each software subscription
UK corporate card provider virtual cards SaaS subscriptions 2026

Question m11 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC

RECOMMENDED Airwallex, Pleo, Spendesk, Revolut Business, Soldo, Equals Money, Gemba

Several UK-based providers offer virtual card solutions designed specifically to manage software subscriptions, allowing you to issue a unique card for each service (e.g., one for AWS, one for Figma, etc.).

These platforms generally allow you to set individual spending limits, lock cards to specific merchants, and instantly cancel or freeze them if a subscription is no longer needed.

Top Providers for Subscription Management

The following platforms are widely used by UK businesses for this specific purpose:

- **Airwallex:** Highly regarded for its multi-currency capabilities. It allows you to create unlimited virtual cards for software subscriptions and business expenses. It is particularly useful if you pay for software in currencies other than GBP, as it offers competitive exchange rates and often avoids foreign transaction fees.
- **Pleo:** A popular choice for SMEs, Pleo focuses on ease of use and team expense management. It allows you to issue virtual cards for subscriptions, which can be easily managed or deleted via their app.
- **Spendesk:** Designed as a comprehensive spend management platform, Spendesk is excellent for subscription control. It allows you to issue a dedicated card for each vendor, making it easy to track recurring SaaS spend and automate bookkeeping.
- **Revolut Business:** Offers robust spend controls and is often praised for its fast setup. It allows you to issue virtual cards for team members and specific expenses, including recurring software subscriptions.
- **Soldo:** Offers specialized virtual cards for different categories, including dedicated cards for software subscriptions and online ads, providing real-time visibility and policy controls.
- **Equals Money:** Provides a platform where you can issue virtual cards instantly for specific vendors or recurring costs, which helps with real-time expense tracking.
- **Gemba:** Provides cards with programmatic controls, allowing you to set limits per card, per category, or per employee, and is noted for its suitability for subscription and API-based payments.

Key Benefits of Using Virtual Cards for Subscriptions

- **Subscription Control:** Because each card is often "vendor-locked," you can stop unauthorized charges or price increases by simply freezing or deleting that specific card without disrupting other services.
- **Automated Bookkeeping:** Many of these platforms integrate directly with accounting software like Xero or QuickBooks, automatically categorizing transactions and attaching merchant names.
- **Security:** By using a unique card number for each subscription, you minimize the risk of fraud; if one merchant is breached, your main account remains secure.
- **No "Surprise" Renewals:** Since you have granular control over each card, you can cancel a card immediately after a subscription ends to prevent automatic renewals.

Question m11 · Gemini, continued

Things to Consider

- **Pricing Models:** While some providers offer virtual cards for free as part of their plan, others may charge per card or have monthly subscription fees.
- **Funding:** Most of these are prepaid or debit-style platforms, meaning you need to ensure there are sufficient funds in the account to cover the subscriptions.
- **Banking Status:** Most providers in this space are e-money institutions rather than traditional banks. This is standard for modern spend management, but it means the regulatory protections (like FSCS) might differ compared to a traditional high-street bank. (Note: Revolut Business is an exception in the UK, as it is a licensed bank.)

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED Volopay (top pick), Fyorin, Ramp UK, Wallester

Volopay looks like the closest match: it explicitly offers a unique virtual card for each software subscription, with controls to set limits, pause or cancel cards, and track recurring payments. ¹

Other UK options include:

- **Fyorin** – create separate cards for specific software or tools, with spending rules. ²
- **Ramp UK** – issue a unique virtual card per vendor or project, including software subscriptions. ³
- **Wallester** – allocate a dedicated virtual card to each SaaS service. ⁴

If you meant a provider that *automatically* creates a card every time you add a subscription, the sources confirm creating dedicated cards, but don't establish that this step is automatic.

Sources: ¹ Volopay · ² Fyorin · ³ Ramp UK (ramp.com) · ⁴ Wallester

SEARCHED

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Question m11 · Perplexity, continued

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plus 11 more pages found, not cited

Corporate card for a company in Germany whose staff travel outside Europe often

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED AirPlus Corporate Card, Revolut Business **MENTIONED** Commerzbank

For frequent travel **outside Europe**, I'd shortlist **AirPlus** and **Revolut Business**—they suit different needs:

- **AirPlus Corporate Card** – best if you want a **travel-focused corporate credit card** with company-level billing, employee limits, transaction reporting and support for business-travel expense processes. It runs on Mastercard's global network. Pricing is quote-based, so ask specifically about foreign-currency charges and acceptance in the countries your staff visit. (airplus.com)
- **Revolut Business** – worth considering if **foreign-exchange costs and multi-currency balances** are the priority. It offers company debit cards and spending controls, with exchange at the interbank rate only within the plan's allowance and applicable conditions; check the current plan fees and out-of-allowance pricing against your expected spend. (revolut.com)

My starting recommendation: AirPlus if you need a conventional travel-card program and centralized billing; Revolut if you want multi-currency spending and tight live controls. They're not identical products: Revolut's cards are debit, while AirPlus offers corporate-card settlement options. (airplus.com)

Before choosing, compare the **actual FX markup, cash-withdrawal fees, credit/settlement terms, travel-insurance conditions, and card acceptance** in your most-visited countries. For example, Commerzbank's Business Card Premium lists a 1.5% fee on transactions outside the euro area, so "worldwide" acceptance alone doesn't mean economical overseas spending. (commerzbank.de)

If you share the company's approximate size, annual card spend, and whether you need **credit or debit**, I can narrow this to a clearer recommendation.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED American Express Business Platinum, American Express Business Gold, Miles & More business cards, Wallester, Finom, N26 Business MENTIONED SAS, DATEV

Short answer: For frequent travel outside Europe, the main choice is between a premium Amex charge card for travel perks and a fee-free card for lower costs. Confirm current fees with each provider before you apply, because the sources I found disagree on some figures.

Options

- **American Express Business Platinum (about €850/year):** The strongest travel package. One source calls it the most powerful business credit card on the German market, and it includes lounge access and insurance, plus several annual credits that largely offset the fee. The main drawbacks are the cost and the process: the business application runs in German and includes a credit check.
- **American Express Business Gold (about €175/year from year two):** A cheaper alternative with free travel insurance and a Priority Pass discount, though fewer perks than Platinum.
- **Miles & More business cards:** Useful if your staff mainly fly Lufthansa Group. The Gold Business card is listed at 11.50 € / month, and the Blue Business at 5,50 € / Monat, both earning miles on spend.
- **Fee-free digital cards (Wallester, Finom, N26 Business):** Good for keeping costs down. Digital providers such as Wallester, Finom and N26 run their platforms in English and issue cards without a long German credit history. Finom's card offers free virtual & physical cards. These suit companies that want low fees and do not need lounge or insurance perks.

What to check for non-European travel

- **Foreign transaction fees:** Traditional German banks often charge typically 1,75 Prozent on foreign payments, while specialised travel cards charge zero. Amex's business cards are listed with a 2% foreign currency fee and a 4% cash withdrawal fee, so for heavy use outside the euro zone the fee-free options will cost much less.
- **Cash withdrawals:** Cash fees vary widely. Some business cards let staff withdraw cash twice a month without charge; check the monthly limits.
- **Airline surcharges:** Some airlines add a card fee on company cards. SAS, for example, charges 1.96% on the total cost of the ticket for business cards, so pay for tickets with a card that doesn't incur this.
- **Employee cards and limits:** Check the per-card limits and whether you can issue physical cards to each traveller.
- **Accounting integration:** If you use DATEV or similar software, check native integration, which can save bookkeeping time.

Practical suggestion

Many companies use two cards: a fee-free fintech card for everyday and foreign spend, and an Amex Gold or Platinum for senior travellers who use lounges and need insurance. Your choice depends mainly on how much travel you do, how often staff pay in non-euro currencies, and whether you value perks more than cost.

Before deciding, check the current fee schedule on each provider's site. Some of the comparison sites I drew on earn affiliate commissions, and the figures they publish are not always consistent.

SEARCHED

best corporate card Germany business travel outside Europe 2026
Firmenkreditkarte Vielreisende Ausland Gebühren Vergleich

Question m12 · Claude, continued

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plus 13 more pages found, not cited

Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC

RECOMMENDED Pliant, Revolut Business, AirPlus, Commerzbank, LBBW (CorporateWorld Mastercard), American Express

MENTIONED DATEV, SAP

For a German company with staff frequently traveling outside of Europe, the ideal corporate card solution should prioritize **global acceptance (Mastercard/Visa)**, **low or no foreign transaction (FX) fees**, **integrated travel expense management**, and **comprehensive travel insurance**.

In Germany, you have a mix of traditional corporate banking solutions and modern fintech platforms that cater to these specific needs.

1. Modern Fintech Solutions (Best for Efficiency & Tech Integration)

These platforms are highly recommended for companies that want real-time visibility, automated expense reporting, and multi-currency capabilities.

- **Pliant:** A German-based solution that offers a sophisticated corporate Visa card. It is known for its seamless integration with accounting software, high spending limits, and digital-first management. It is well-regarded for businesses that need to manage expenses globally.
- **Revolut Business:** Highly popular for international travel due to its ability to hold and spend in multiple currencies, often with very competitive FX rates. It offers strong spend controls, virtual cards, and real-time expense tracking, making it excellent for teams that travel frequently to countries outside the Eurozone.
- **AirPlus:** A long-standing, specialized player in business travel. AirPlus provides corporate cards specifically designed for travel, offering deep integration with travel management systems, rich transaction data for reporting, and global acceptance via the Mastercard network.

2. Traditional Corporate Banking Solutions

For companies that prefer a deep relationship with their primary financial institution, established German banks remain a strong choice.

- **Commerzbank (Corporate Cards):** Offers robust corporate card programs (e.g., Corporate Card Premium) that include comprehensive travel insurance packages (including rental car, medical, and delay cover) and 24-hour emergency support. These are often better suited for companies needing "all-in-one" travel protection rather than just a payment tool.
- **LBBW (CorporateWorld Mastercard):** Provides a comprehensive travel management system alongside their corporate cards. This includes built-in insurance, simplified travel expense settlement, and an app for managing limits and card status on the go—a critical feature if an employee encounters an issue while abroad.

3. American Express (Best for Rewards & Global Servicing)

American Express is a staple for international business travel due to its global service network.

- **Amex Corporate Cards:** These are highly reliable for international travel and offer industry-leading "Global Assist" services, lounge access (depending on the card level), and extensive travel insurance.

Question m12 · Gemini, continued

- **Note on Acceptance:** While American Express is excellent for travel, it is not accepted everywhere. It is common practice for German companies to provide employees with an **Amex for travel and T&E (Travel & Entertainment)** and a secondary **Mastercard or Visa (e.g., from Pliant or a business account)** for smaller merchants where Amex may not be accepted.

Key Factors to Consider for Your Selection

- **Foreign Transaction Fees:** If your staff travels outside the Eurozone often, ensure your card has low or no foreign transaction fees. Many traditional cards charge 1.5%–2%, which adds up quickly for frequent travelers.
- **Expense Management Integration:** Look for cards that integrate directly with your current accounting or ERP software (e.g., DATEV, SAP) to save your finance team from manual reconciliation.
- **Insurance Coverage:** Check the scope of the included travel insurance. Ensure it covers "business" trips (which often have different requirements than leisure travel) and confirm the level of coverage for medical emergencies and trip cancellations.
- **Management Controls:** As an administrator, you should be able to issue/block cards instantly, set spending limits, and view transactions in real-time through a centralized portal or mobile app.

Recommendation: If your primary pain point is administrative burden and international spend control, look at **Pliant** or **Revolut Business**. If your priority is premium travel support, insurance, and long-term stability, reach out to your existing German house bank (like **Commerzbank**) or **AirPlus** to discuss their corporate card programs.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED Pliant, Commerzbank Corporate Card Premium

For a Germany-based company whose staff often travel outside Europe, **Pliant is a strong option to shortlist:** its Visa cards are accepted internationally, and the available information indicates no foreign-currency fees. Its premium Visa Infinite tier also advertises travel insurance and access to more than 1,000 airport lounges. Confirm the current fees, eligibility, insurance terms, and lounge conditions directly with Pliant before applying.

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Also compare **Commerzbank Corporate Card Premium** if you prefer a conventional bank-issued corporate card. It offers worldwide payments and travel-related benefits, but charges **1.5% on spending outside the euro area**, so that can add up for frequent international use.⁴

Practical recommendation: Start with Pliant if reducing FX costs and managing employee cards are priorities; compare Commerzbank if banking relationship and travel services matter more. Ask both providers about card limits, employee-card controls, accounting integrations, and whether hotels and rental-car companies will accept the card for deposits. Check the live price list before deciding, since fees and benefits can change.

SEARCHED

Germany corporate card international travel no foreign transaction fees Visa Mastercard 2026

Germany business credit card worldwide travel corporate card FX fees

German corporate card travel insurance lounge access international employees

Question m12 · Perplexity, continued

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Corporate card for an agency in the Netherlands buying ads on behalf of clients

ChatGPT gpt-6-luna · 29 October 2026, 13:49 UTC

RECOMMENDED Moss, Revolut Business, ABN AMRO Corporate Card

For a **Netherlands-based agency paying for clients' Google/Meta ads**, look for **virtual cards with per-client or per-campaign limits**—and check whether they're debit or credit, since that determines who fronts the media spend.

Shortlist to investigate

- **Moss** – worth a look if you need client-level virtual cards and spend controls, especially if the agency needs credit to cover ad spend before clients pay. Confirm eligibility, credit terms, and whether its cards work with your exact ad platforms.
- **Revolut Business** – a simpler debit-card option if you'll fund the account yourself. It offers virtual cards and spend controls; the balance is drawn from your business account, so it doesn't provide the same credit float as a charge card. (revolut.com)
- **ABN AMRO Corporate Card / ICS** – consider it if you want a conventional corporate credit-card program with employee controls and accounting exports; check whether its card setup supports the number of separate virtual cards and client-level controls you need. (abnamro.nl)

Important for Google Ads: Google says prepaid cards aren't accepted for automatic payments. Ask each provider whether its card is a debit or credit card—not prepaid—and test it on a low-risk account before moving client campaigns. Google's available payment methods can also depend on the account's country, currency, and payment setting. (support.google.com)

My practical starting point: If you need financing, compare **Moss** with a bank-issued corporate credit card; if clients pre-fund campaigns, compare **Revolut Business** with other balance-funded card platforms. In either case, ask about per-card limits, merchant restrictions, foreign-exchange fees, transaction declines/backup payments, and how charges map to client invoices.

If you share your **legal form (BV/sole proprietor)**, **approximate monthly ad spend**, and **whether clients prepay**, I can narrow this to the best fit.

SEARCHED

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 plus 32 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 13:49 UTC

RECOMMENDED Spendge, Genome, Airwallex, Revolut Business MENTIONED Opal, Pliant, Slash, Brex, Mercury

For a Dutch agency paying for client ads, the card question depends first on whether each ad account will still accept a card. Check that before choosing a card.

1. Check each ad account's billing method first

Meta has been moving some high-spend accounts off cards. During 2026, Meta began requiring some higher-spend advertisers to pay by monthly invoice or direct debit instead. Meta's help center says some businesses may be required to move to monthly invoicing, and that an account moved off cards cannot switch back. Sources disagree on the threshold. One says accounts spending over ~\$50,000/month are primarily targeted, while Meta has not published an exact figure. Also note that Meta charges your card every time spend hits a threshold. Google also charges on thresholds, so the card's per-transaction limit has to cover the next, larger charge, not just today's.

2. Use virtual cards per client or ad account

Agencies generally do better with several cards than one shared card. One card per client and per ad account keeps a single decline from pausing every account. Virtual cards also make rebilling easier, since much of an agency's card spend belongs to clients and has to be attributed cleanly for rebilling. Use merchant restrictions too, so a card meant for one platform can't be spent elsewhere.

3. Options for a Dutch or EU agency

- **Spendge** is EU-oriented. It offers legal corporate cards funded via SEPA from a corporate account. It is aimed at marketing agencies and media buying teams and offers one card per client.
- **Genome** offers EU virtual cards for media buying. Genome's virtual card for media buying can be considered a Google Ads card/Facebook Ads card (Meta Ads).
- **American Express (Netherlands)** Business Gold requires a current account in Euros with a Dutch bank. Its Dutch page lists online advertising costs as an example of business spending.
- **Airwallex, Revolut Business** and similar multi-currency cards suit agencies that bill clients in euros but buy media in dollars. Airwallex's FX margin is about 0.5% over interbank (major). Revolut charges interbank up to a monthly allowance, then about 0.6%.
- Many US-centric options (Opal, Pliant, Slash, Brex, Mercury) are popular for ad spend, but they are mainly USD products. Confirm EUR support and EU eligibility before you commit.

4. Set-up checklist

- Confirm which client ad accounts still accept cards, and whether any have moved to invoicing or direct debit.
- Set per-card limits above the current Meta or Google payment threshold.
- Keep a backup payment method on each account.
- Separate permissions: a media buyer may edit campaigns but not hold the card or bank access needed to clear a balance.
- Choose a card with the right currency and FX terms for your client billing.

Things I did not verify (check with your accountant or the provider)

- Dutch VAT treatment of ad spend and rebilling. Ad platforms invoice from non-Dutch entities, so VAT and reverse-charge rules may apply. Your accountant should confirm this.
- Current fees and EU eligibility for each card. Most of the comparison sources above are vendor blogs.

If you tell me your monthly spend, which platforms you use, and whether clients pay you in euros, I can narrow this to one or two options.

Question m13 · Claude, continued

SEARCHED

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Google Ads Meta agency billing corporate card rules 2026

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:49 UTC

RECOMMENDED Pliant, Moss, Payhawk, Airwallex, Revolut Business, American Express **MENTIONED** ABN AMRO, ING, Exact, Twinfield, Xero **NEGATIVE** Rabobank

For an advertising agency in the Netherlands, selecting the right corporate card is a strategic decision that goes beyond simple payment processing. Because you are managing "pass-through" ad spend for clients, you need a solution that offers **control, isolation, and automation** rather than just a basic credit line.

Why Standard Business Cards Often Fail Agencies

Traditional bank cards (from mainstream Dutch banks like ABN AMRO, ING, or Rabobank) are often unsuitable for high-volume ad spend because:

- **Lack of Isolation:** If you use one card for all clients, it becomes a nightmare to reconcile which spend belongs to which client, and a decline on one client's payment can potentially trigger issues across all other campaigns linked to that same card.
- **Manual Overhead:** Traditional cards lack deep integration with accounting systems, forcing your team to spend hours matching receipts and invoices manually.
- **Limited Customization:** They rarely allow you to issue unlimited virtual cards with specific limits per campaign or client.

Recommended Solutions for Ad Agencies

Modern "spend management" platforms are generally the preferred choice for agencies because they act as both a card issuer and a financial control hub.

1. Spend Management Platforms (Best for Control & Automation)

These platforms are designed specifically for businesses that need to issue multiple virtual cards and track spend in real-time.

- **Pliant:** Highly popular among marketing agencies in Europe. They offer high credit limits, the ability to issue unlimited virtual cards (e.g., one per client or campaign), and strong integration with accounting software to automate the reconciliation of ad invoices.
- **Moss:** Another strong contender that provides excellent real-time visibility, automated receipt collection, and customizable approval workflows. It is well-suited for scaling agencies that need strict control over employee spending.

Question m13 · Gemini, continued

- **Payhawk:** An AI-powered platform that unifies corporate cards with expense management and accounts payable. It is excellent if you want to manage your entire finance stack (cards, expenses, invoices) in one place.

2. Multi-Currency & Global Options

If your agency buys ads in currencies other than the Euro (e.g., USD for Google/Meta ads), FX fees can eat into your margins.

- **Airwallex / Revolut Business:** These are excellent for agencies that need to hold and spend from multi-currency balances, helping you avoid the 2–3% foreign transaction fees often charged by traditional banks.

3. Traditional Corporate Cards (Best for Simple Needs)

If your agency is small and your ad spend is low/predictable, a traditional corporate card may suffice.

- **American Express (Business/Corporate):** Known for their "Membership Rewards" points and generous payment terms (often 50–58 days). This can provide a helpful cash flow buffer between paying the ad platform and receiving payment from your client.
- **Mainstream Bank Cards (ING/ABN AMRO):** Best only if you require a very simple relationship with your existing bank and have minimal need for campaign-specific card segmentation.

Key Strategy: How to Set Up Your Payments

To manage client ad spend effectively, follow the industry best practice of "**One Card Per Client/Campaign**":

1. **Use Virtual Cards:** Generate a unique virtual card for each client or each specific ad account.
2. **Set Spend Limits:** Assign a specific budget limit to each virtual card to prevent accidental overspending.
3. **Automatic Reconciliation:** Use a platform that allows you to tag transactions by client or project. When the invoice arrives, your finance team will already have the data sorted by client, which drastically reduces month-end stress.
4. **Liability Protection:** Ensure your chosen card provider uses 3D Secure and provides fraud protection, which shifts the financial liability for unauthorized transactions away from your agency.

Summary Checklist for Selection

Before signing up with any provider, ask these four questions:

- **Can I issue unlimited virtual cards?** (Essential for client/campaign isolation).
- **Does it integrate with my accounting software (e.g., Exact, Twinfield, Xero)?**
- **Are there high FX fees for non-Euro ad spend?**
- **Does the credit limit scale with my agency's growth?** (Look for providers that understand agency "pass-through" business models).

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:49 UTC

RECOMMENDED Vivid, GoDutch, American Express Business Gold

For a Dutch agency paying for clients' ads, I'd shortlist **Vivid, GoDutch, and American Express**—but the right choice depends on whether you need campaign-level controls, cashback, or a traditional charge card.

Question m13 · Perplexity, continued

- **Vivid** looks especially relevant for ad spend: it advertises cashback on Google and Facebook/Meta advertising, plus virtual cards with spending limits and merchant controls. Its higher cashback rates may be subject to plan and monthly caps, so check the current terms and whether the specific ad-platform charges qualify.³⁴⁹
- **GoDutch** offers virtual cards, per-card limits, team spend management, and up to 1% cashback, and explicitly describes virtual cards for advertising.⁵⁶ Confirm how its cashback applies to ad-platform transactions and whether its card/account setup fits your agency's client-funding model.
- **American Express Business Gold** explicitly lists Google Ads, Meta, LinkedIn and TikTok as eligible types of online advertising spend for Membership Rewards points. It may be worth considering if those platforms accept Amex for your account and the rewards outweigh any fees; its spending limit is determined by your profile and spending history.⁸

Important for client spend: use a separate virtual card or clearly separated budget for each client or campaign, with an agreed limit. Before signing up, ask the provider and your accountant how to handle client pre-funding, client-owned ad accounts, invoices, VAT, chargebacks and any cashback or rewards on pass-through spend. Provider marketing pages show features and advertised rewards, but don't establish that every client-funded transaction is eligible.

Practical starting point: try Vivid or GoDutch if you want virtual-card controls and a business account; compare Amex if points are attractive and platform acceptance works for you. Check current fees, card limits, ad-platform acceptance, rewards exclusions and accounting integrations before moving substantial spend.

SEARCHED

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APPENDIX A · QUESTION M14 · MID · PRICE · DECISION

Corporate cards in France with no fees on payments in US dollars

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

RECOMMENDED Boursou Business, Hello Business, Qonto X, Wise

If you mean a **French business card that won't add a fee when a purchase is charged in USD**, these are the clearest options I found:

Option	USD card-payment fee	Important caveat
Boursou Business	No added fee on foreign-currency payments	The account is aimed at independent professionals; a physical card is free if you make at least one card payment each month, otherwise €9/month. (boursobank.com)
Hello bank! Pro – Hello Business	No added fee on payments in foreign currencies	The package is €10.90/month before tax . Hello bank! says third parties may still apply exchange fees or commissions. (hellobankpro.fr)
Qonto X card	No foreign-exchange commission	It's the X card specifically—not Qonto's basic cards, which charge 2% on non-euro transactions. Check the plan price and whether it suits your company. (support-fr.qonto.com)
Wise Business card	Free when the payment comes from a USD balance	If you need to convert EUR to USD first, Wise charges a conversion fee; so it's not necessarily fee-free overall. The first card is free, and additional team cards cost €4 each. (wise.com)

Quick take: Boursou Business looks lowest-cost if your business is eligible. Hello Business is a straightforward paid package with no issuer fee on foreign-currency card payments. For a company-spend platform, Qonto X waives the currency commission; for USD balances and spending, Wise can work well, but budget for conversion if you fund it in euros.

“Zero fees” usually means **no extra fee charged by the card provider**. It may not eliminate the card network's exchange rate, a merchant's own surcharge, or a conversion fee if you exchange euros into dollars. When a terminal offers to charge you in EUR or USD, choose **USD** to avoid the merchant's conversion.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

RECOMMENDED Revolut Business, Wise Business, Qonto (Carta X) NEGATIVE Ramp, Brex

Revolut Business and Wise Business are the strongest fits for a French company that pays in USD. Your sources don't say which cards a given French entity can open, so check eligibility and current pricing directly with each provider.

Options

- **Revolut Business:** Sources describe it as the go-to choice for companies that buy in foreign currencies. One says it allows payments without currency-exchange charges across dozens of currencies at the interbank rate. Another comparison lists a free plan where exchange fees of 0.4% apply above €10,000 of monthly volume. A third lists 0% abroad, subject to a monthly cap. The terms differ between sources, so confirm the current plan details.
- **Wise Business multi-currency card:** This card is linked to a balance that can hold more than 40 currencies. If you hold a dollar balance and pay a dollar expense, the card draws on that money with no conversion or exchange fee. This is the most direct route to fee-free USD spending, because the cost comes from funding the USD balance, not from the card transaction itself.
- **Qonto (Carta X):** One comparison lists zero fees on payments in foreign currencies for this card, which is an add-on to Qonto plans and costs about €20 a month excluding VAT. Another Qonto listing shows a 1% fee outside the EU, so verify before relying on it.

Caveats

- "No foreign transaction fee" does not always mean no cost. A card can waive its own surcharge but still apply a marked-up exchange rate. One guide advises that a waived fee plus a marked-up rate can still cost you money, so compare the exchange rate as well as the fee.
- The cheapest option depends on how you fund dollars. If you have to convert euros to dollars each time, the conversion spread matters more than the card fee.
- Many US-focused corporate cards, such as Ramp and Brex, are designed for US businesses. I found no evidence that they are available to French SAS or SARL companies, so I would not count on them.
- Card pricing changes often. Several sources are several months old, and one comparison lists a "last updated" date that doesn't match its other figures, so check the current tariff sheets.

Suggested next steps

1. Start with Wise Business if you regularly hold or send USD and want the lowest markup.
2. Start with Revolut Business if you want a single euro-based account that also handles dollars, and confirm the monthly volume limit that applies to your plan.
3. Ask each provider for its FX margin on USD card spend and on USD transfers, and compare the total cost for your expected monthly volume.

SEARCHED

corporate card France no foreign exchange fees USD payments

carte professionnelle entreprise France sans frais de change dollar 2026

Question m14 · Claude, continued

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plus 13 more pages found, not cited

Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED Airwallex, Revolut Business, Payhawk MENTIONED Xero, QuickBooks

For businesses operating in France, traditional French bank cards often charge significant foreign exchange (FX) fees (typically 1–3%) on non-euro transactions. To avoid these costs when making payments in US dollars, the most effective solution is to use a **multi-currency corporate spend platform**.

Recommended Corporate Card Solutions

Several fintech providers allow you to hold USD balances and issue cards that draw directly from those balances, effectively eliminating or drastically reducing the "foreign transaction fees" associated with currency conversion.

- **Airwallex:** Highly recommended for businesses with international operations. It offers multi-currency accounts that allow you to hold, pay, and receive funds in USD. You can pay in USD directly from your USD balance, avoiding conversion fees on those transactions.
- **Revolut Business:** Known for strong multi-currency capabilities. It allows you to hold and exchange various currencies, making it a popular choice for businesses that need to manage international expenses without excessive markups.
- **Payhawk:** Another robust spend management platform that offers multi-currency cards and is designed for efficient expense management. They advertise cards with "no FX fees" in many scenarios, making them a strong candidate for international teams.

Key Considerations for Your Choice

When selecting a provider, keep these factors in mind to ensure you truly avoid unnecessary costs:

- **Hold vs. Convert:** The "no fee" benefit works best when you can hold a balance in the target currency (USD). If the card automatically converts EUR to USD at the moment of purchase, ensure the provider uses the **interbank exchange rate** rather than a marked-up rate.
- **Platform Features:** Since you are a corporate entity, evaluate whether the platform offers the expense management tools you need, such as receipt matching, accounting integrations (e.g., Xero, QuickBooks), and team spend controls.
- **Account Requirements:** Unlike traditional French banks, most of these fintech platforms provide a digital-first experience with fast onboarding. However, verify if they provide a French IBAN, which is often necessary for your day-to-day operations in France.

Summary Tip: If your primary goal is to minimize fees on USD transactions, **Airwallex** or **Revolut Business** are generally the most competitive options in the French market due to their specific focus on multi-currency account structures. Always check the specific terms of the plan you choose, as some providers may have monthly subscription fees even if they offer "no fee" international transactions.

Question m14 · Gemini, continued

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 13:50 UTC

RECOMMENDED Qonto Metal X (top pick) NEGATIVE One card, Plus

The clearest verified option is **Qonto's Metal X card**: it has **no foreign-exchange commission on non-euro card payments**, so paying in USD doesn't incur Qonto's card FX fee. The card costs **€20/month excluding VAT** when it isn't included in your plan; its listed monthly payment limit is €200,000. ¹²

Qonto's other cards aren't fee-free for USD purchases: the standard One card charges **2%**, and Plus charges **1%**. ¹³

This is about the **card's FX fee**—the amount is still converted at the applicable exchange rate, and a merchant or ATM may offer its own conversion or fees. Qonto's fees for **USD bank transfers** are separate and can apply. ⁴

Bottom line: If you want a French business card with no provider FX commission on USD purchases, Qonto Metal X is a documented option; compare its monthly cost with the FX fees you'd otherwise pay. ¹²

Sources: Qonto's card-fee comparison (qonto.com) ¹ and pricing (qonto.com) ²; Qonto's fee explanation (support-fr.qonto.com) ³ and foreign-currency transfer fees (support-fr.qonto.com) ⁴.

SEARCHED

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APPENDIX A · QUESTION M15 · MID · RECOMMEND · DECISION

Company card in Ireland for a new company with no trading history

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

RECOMMENDED Bank of Ireland, Soldo, Revolut Business MENTIONED AIB

If you mean a **company credit card** for a newly formed Irish company with no trading history: **you can apply, but approval isn't guaranteed**. Bank of Ireland accepts applications from start-ups, but assesses the application and may ask for a business plan, bank statements and the owner/directors' financial details. (businessbanking.bankofireland.com)

Practical options:

- **Need actual credit?** Try your business bank first—Bank of Ireland offers company-card applications. Be ready to explain how the company will repay the balance; the bank may consider the directors' circumstances as part of its assessment. (businessbanking.bankofireland.com)
- **Just need a card for company spending?** A **prepaid or debit expense card** is generally more accessible because you load or spend company funds rather than borrow. Soldo offers funded company expense cards; Revolut Business offers corporate debit cards. These are **not credit cards** and don't provide borrowing. (soldo.com)

Bottom line: for a brand-new, pre-revenue company, start with a funded expense card if that meets your need. If you need a credit limit, apply through your bank with a business plan and financial information, and ask what support or guarantees they may require. AIB and Bank of Ireland applications are subject to lending criteria. (aib.ie)

If you tell me whether you need **borrowed credit** or just a **company spending card**, and which bank you use, I can narrow it down.

SEARCHED

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Ireland company credit card startup no trading history business credit card
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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

MENTIONED AIB, Bank of Ireland UK NEGATIVE Bank of Ireland

Getting a traditional company credit card in Ireland with no trading history is hard. Your realistic options are a prepaid business card or a fintech card, or waiting until the company has some trading record.

Why the main banks are difficult

Question m15 · ChatGPT, continued

- Irish bank business cards are underwritten on the business's finances. Bank of Ireland says each new business credit card is subject to credit assessment, and there should be sufficient turnover and repayment capacity for your business credit. A company formed recently has neither.
- You also need an existing business current account with that bank. Bank of Ireland states that a business credit card must be connected to a business current account, and if you have only a personal current account you cannot apply.
- Opening the account is itself harder for new firms. AIB's company account form asks about years in business and estimated turnover, and a new company can support none of those with evidence. Expect more questions and a slower review.

Options that can work

- **Prepaid business cards:** These are funded from money you load in advance, so the company's history matters less. One provider describes this as nothing to assess about your trading history, because the card never draws on anything beyond what you put there. Check availability and fees in Ireland, as the provider I found is not specifically Irish.
- **Fintech cards:** Some newer providers assess the business rather than the founder. One US-focused guide notes that some fintech options don't require a personal credit check or a personal guarantee. Expect them to look for a funded business account, and verify whether they are offered in Ireland.
- **Personal guarantee or director's credit:** Some lenders may accept a personal guarantee, which carries personal liability. Bank of Ireland UK, for example, notes that security, including a personal guarantee may be required to support your borrowing requirements. That is a UK bank's policy, so ask the Irish bank directly.
- **Wait for trading history:** Once the company has a few months of bank statements and turnover, the mainstream bank applications become more realistic.

Practical next steps

1. Open a business current account first, since most card routes depend on it.
2. Put some funds into the account, because many fintech and prepaid options rely on a balance.
3. Ask your bank whether a card can be approved against a deposit or guarantee, and compare that with a prepaid card.
4. Keep the company's CRO documents and director ID ready, as these are standard requests.

I couldn't find current Irish-specific eligibility rules for new-company cards from the banks themselves, so confirm terms directly with the bank or provider before you apply.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED AIB, Bank of Ireland

Obtaining a traditional corporate credit card for a new company in Ireland with no trading history can be challenging, as banks typically require several years of audited accounts and a proven track record. However, you have several practical alternatives to manage your business expenses.

1. Consider Business Debit or Prepaid Cards

Since credit cards require an assessment of your company's repayment capacity—which is difficult to prove without history—many new Irish businesses start with **business debit or prepaid cards**.

- **Business Debit Cards:** These are the most accessible option. If you open a business current account with an Irish bank (like AIB or Bank of Ireland), they can often provide a business debit card linked directly to your account. This allows you to spend funds you already have, avoiding the need for credit approval.
- **Prepaid Business Cards:** These are excellent for new startups. You "top up" the card with funds, and your spending is limited to that amount. This is a secure, controlled way to manage expenses without needing a credit check.

2. Leverage Personal Credit (If Necessary)

If you require a revolving credit line (the ability to borrow and pay back later) and your company does not qualify for a traditional credit card, lenders often look at your **personal credit profile** as a founder.

- Be aware that applying for credit in this way may require a **personal guarantee**, meaning you become personally liable for the debt if the business cannot pay.
- Ensure your personal credit history is in good standing before applying, as this will be the primary factor in the lender's decision-making process for a new entity.

3. Fintech Alternatives

Modern fintech platforms are often more "startup-friendly" than traditional banks. They are frequently designed for new companies and may offer virtual/physical cards, expense management tools, and integration with accounting software without requiring a long trading history. While specific offerings change, look for providers that focus on SME (Small and Medium Enterprise) financial services in the EU/Ireland.

4. Preparation for Your Application

Regardless of the route you choose, you should have your documentation in order to increase your chances of approval:

- **Company Documents:** Have your Certificate of Incorporation and other CRO registration documents ready.
- **Revenue Compliance:** Ensure your business is fully registered and compliant with the Revenue Commissioners. Having a tax clearance certificate is often essential for any business-related financial product.
- **Business Plan:** While not always required for a simple card, having a clear idea of your projected turnover can assist in discussions with business advisors at your bank.

Summary Checklist

- **Don't rush into a traditional credit card application** if you don't have the trading history; a rejection can sometimes be noted on your business credit file.
- **Start with a Business Debit Card** from your primary business bank account for day-to-day spending.
- **Look into prepaid or fintech-based expense cards** for a flexible, modern solution that often avoids strict credit requirements.

Question m15 · Gemini, continued

- **Keep your finances separate** from day one to build a clean financial profile that will make securing credit easier as your company grows.

***Disclaimer:** I am an AI, not a financial advisor. Banking products, eligibility criteria, and regulations in Ireland can change frequently. You should consult with your business bank or a qualified accountant to discuss the best solution for your specific company structure.*

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:50 UTC

RECOMMENDED Revolut Business, Wise Business, AIB, PTSB, bunq

If by “company card” you mean a **business spending card**, a new Irish company can often get a **debit or prepaid card without a trading history**—but usually only after its business account is approved. A **credit card** is different: approval may depend on financial information, guarantees or credit checks, so it can be harder for a company with no track record.

Possible routes:

- **Revolut Business:** A newly formed company may apply once it is fully incorporated and active. If approved, it can get business debit cards; these spend from the account balance, rather than providing a credit limit. Eligibility also depends on company type, industry and the applicant's residence. ¹¹¹²³
- **Wise Business:** Offers business debit cards linked to a business account. Its Irish information describes accounts for registered businesses, but you'll still need to pass account verification. ¹⁰⁶
- **Traditional bank account:** AIB's start-up current account is intended for businesses starting out or operating for under three years; its business debit card is available to eligible authorised signatories on a business current account. PTSB also issues a debit card with a business current account. ¹⁴¹⁹
- **bunq:** Its company cards are prepaid and have no credit line, so they're an option to investigate if you want spending controls rather than borrowed funds. Confirm Irish company eligibility and current plan details directly with bunq. ⁷

Practical recommendation: If you need a card soon and can fund it upfront, start with a business debit/prepaid account. Have your CRO incorporation details, company ownership/director information, business address and a brief explanation of what the company does ready for verification. If you specifically need **credit**, ask providers whether they assess a new company based on a director's personal guarantee or personal credit history; don't assume a debit-card approval means credit is available.

The exact approval requirements and fees can change, so confirm them with the provider before applying.

SEARCHED

Ireland business debit card new company no trading history eligibility

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Question m15 · Perplexity, continued

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APPENDIX A · QUESTION M16 · MID · COMPARE · INFORMATIONAL

Does a company in the UK need corporate cards if it already uses expense management software?

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

BRANDS READ none

No—not as a legal requirement. A UK company can manage business spending through employee claims and reimbursements, as long as it keeps the records HMRC requires. HMRC says employers must retain details of expenses and benefits, including dates and amounts, and supporting evidence such as receipts where applicable. (gov.uk)

Corporate cards solve a different problem: they let staff pay for business purchases without using their own money, and can give the company more direct control and visibility over spending. Expense software can record, review and reimburse claims, but it doesn't necessarily provide those payment and spending controls.

Cards may be worthwhile if employees spend regularly, fronting costs is inconvenient, or you want limits and transaction visibility. **They may be unnecessary** if spending is infrequent, employees are happy to pay and claim back, and your software's approval and reimbursement process works well.

Whichever approach you use, keep an expense policy and the required records. Using a company card doesn't remove the need to document and account for spending; HMRC's guidance still requires the relevant records. (gov.uk)

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

RECOMMENDED Pleo, Spendesk, Moss, Payhawk

No, a UK business doesn't strictly need corporate cards if it already has expense software. The software can handle reimbursements on its own. Cards add value mainly through spending controls and real-time visibility, so the decision depends on how much you want to control spending before it happens.

What software alone covers: Employees pay personally and claim the cost back through the system, which still requires receipts and approvals. Receipts matter for VAT too. One source notes that corporate card transactions still require receipts to verify what was purchased, confirm the expense is legitimate, and support VAT reclaim where applicable. So receipts are needed either way.

What cards add: Software reviews spending after it happens, while cards let you set limits at the point of purchase. Vendor sources make this distinction. One says a standalone company card with credit gives you a credit facility with per-employee cards and basic monitoring, while a spend management platform adds pre-spend approval workflows, automated receipt capture with optical character recognition (OCR), VAT extraction, real-time budget tracking. Another notes that traditional corporate cards offer a method of payment but fail to provide the control layer required to audit spending in real-time. These are card vendors, so weigh the claims accordingly.

Question m16 · Claude, continued

Your practical options:

- **Software only (reimbursement model):** Suits businesses with low spend, few travellers, or where staff rarely pay for things. Costs are lower, and nothing changes for staff day to day.
- **Bring your own card:** You keep your existing bank card and connect its transaction feed to the expense software. One provider describes this as preserving your banking relationship, your credit line, and your card rewards while adding software automation on top. This gives you automation without new cards.
- **Software-issued cards:** Providers such as Pleo, Spendesk, Moss or Payhawk issue cards linked to their software, which allows pre-spend limits. This suits teams that want tighter control over card spend.
- **Hybrid:** Issue cards to frequent travellers or high-spend roles and keep reimbursement for occasional, low-value costs. One vendor notes this approach allows companies to issue corporate cards to frequent travelers or high-spend roles while using reimbursement for employees with occasional or low-value expenses.

Bottom line: If the main problem is slow or messy expense claims, software alone may be enough. If you need to stop unapproved spending before it happens, or staff regularly spend on company business, add cards, either your existing bank cards connected to the software or a platform that issues its own cards. Compare providers' VAT handling and MTD compatibility if you're a VAT-registered business, since automation in this area varies a lot.

SEARCHED

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do you need corporate cards with expense software

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED Pleo, Soldo, Payhawk

A UK company does not strictly *need* corporate cards if it already uses expense management software, but integrating them is widely considered a "best practice" that significantly enhances efficiency, control, and compliance.

In short: while your expense software can manage receipts and reimbursements for personal spending, **corporate cards change the model from "post-spend reimbursement" to "pre-spend control."**

Why Many Companies Use Both

Even if you already have expense management software, using it in tandem with corporate cards provides several key advantages:

- **Elimination of Out-of-Pocket Expenses:** Without corporate cards, employees must use their own money and wait for reimbursement. This creates administrative work, potential reimbursement delays, and can cause financial strain for staff. Corporate cards allow employees to pay directly with company funds, removing the need for a reimbursement cycle.

Question m16 · Gemini, continued

- **Real-Time Visibility and Control:** Traditional expense software often relies on manual data entry after a purchase has already occurred. When you integrate corporate cards, you gain real-time visibility. You can set merchant category restrictions, spending limits, and even time-of-day controls *before* the card is swiped, preventing unauthorized spending before it happens.
- **Automated Reconciliation:** When corporate cards are linked to your expense management software, transactions are automatically pulled into the system. This eliminates the need for manual data entry, reduces human error, and ensures that receipts are captured at the point of sale, making month-end "chasing" of invoices and receipts a thing of the past.
- **Better Compliance and VAT Recovery:** HMRC requires accurate records for VAT recovery. By using integrated cards, you create an automatic, audit-ready trail that makes it much easier to reclaim VAT on eligible purchases and ensures your records remain compliant with HMRC guidelines.

The "All-in-One" Trend

It is worth noting that many modern platforms (such as Pleo, Soldo, Payhawk, and others) now combine the corporate card and the expense management software into a single, unified solution.

If your current expense software is "standalone" (meaning it only processes receipts/reimbursements), you might find that switching to a provider that offers integrated cards creates a much more seamless workflow.

Summary Comparison

Feature	Expense Software Only	Integrated Card + Software
Payment Method	Employee pays (out-of-pocket)	Company pays (direct)
Control	Post-spend (reviewing reports)	Pre-spend (setting limits/rules)
Reimbursement	Required (time-consuming)	Rarely required
Visibility	Delayed (until report is filed)	Real-time
Admin Burden	High (manual reconciliation)	Low (automated)

Conclusion: You are not required to have corporate cards, but if your company is growing or experiencing "reimbursement fatigue," adding them will likely reduce your administrative burden, improve financial control, and make the experience better for your employees.

SEARCHED

is corporate card necessary for UK business with expense software
how corporate cards integrate with expense management software UK
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Question m16 · Gemini, continued

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BRANDS READ none

No—not necessarily. In the UK, a company is not required to use corporate cards just because it has expense-management software. The software can handle expenses paid personally by employees and then reimbursed, as long as the company keeps adequate records.

Corporate cards can still be useful: they let the company pay directly, give finance more visibility into spending, and—if connected to the software—may automate receipt matching and reconciliation. The software and the card do different jobs; some expense platforms also offer cards, while others work with cards you already have.⁶¹²

The key requirement is record-keeping, not a particular payment method. A limited company must keep records of money spent, including evidence such as receipts and other relevant accounting records.³ So, if reimbursements are working smoothly and your software captures the necessary details, cards may be optional. Consider them if employee out-of-pocket spending, delayed claims, or limited spend control is causing problems.

Practical check: confirm your software supports your chosen approach—reimbursements, existing cards, or platform-issued cards—and that it retains the records your accountant needs. This is general guidance, not a substitute for advice on your company's circumstances.

SEARCHED

UK corporate card expense management software difference company needs both

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UK expense management software virtual cards corporate cards features

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plus 12 more pages found, not cited

APPENDIX A · QUESTION M17 · MID · RECOMMEND · DECISION

Company card in Spain that sends receipts and spending straight to accounting software

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

RECOMMENDED Pleo (top pick), Wallester Business **MENTIONED** QuickBooks, Holded, Sage, Xero

Pleo is probably the closest match: employees pay with company cards, capture receipts in the app, and expenses—including receipts and VAT details—can be synced to accounting software such as QuickBooks. (pleo.io)

Wallester Business is another option: it offers physical and virtual Visa cards, receipt uploads and accounting integrations. Check that it supports your specific accounting package before signing up. (wallester.com)

Which accounting software do you use in Spain—**Holded, Sage, Xero, QuickBooks, or something else?** The right choice depends on the integration.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

RECOMMENDED Expensify Card, Qonto, Spendesk, Dokuflex **MENTIONED** QuickBooks, NetSuite, Xero, Sage, Holded, Quipu, Billin

Based on my searches, the best fits for a Spanish company are Expensify, Qonto, and Spendesk. I couldn't confirm Spanish availability for the US-focused card programs, so check those directly.

- **Expensify Card:** Its eligibility page lists Spain among the supported countries, provided the business has a USD, GBP, or EUR bank account. Transactions sync instantly to Expensify, and its auto-coding and receipt matching work from your expense policy. It also integrates with QuickBooks, NetSuite, Xero, Sage, and other accounting platforms. Check whether the Spanish accounting package you use is among the supported integrations.
- **Qonto:** This European business bank focuses on customers in France, Germany, Spain, and Italy. It covers banking, accounting, and expense management in one product. Verify the accounting sync options for your software.
- **Spendesk:** It issues company cards with spending limits and integrates with accounting software, automating the reconciliation process and minimizing errors. Confirm current Spanish availability and the specific accounting connectors.
- **Dokuflex:** This is a Spanish-oriented option that combines AI OCR receipts, AEAT-certified digitization, Spain per diem and SEPA reimbursement. It lists corporate card integration, but it is an expense tool rather than a card issuer, so you would pair it with a card.

For the Spanish accounting side, Holded, Quipu, and Billin are common choices. Holded is listed with Free Tier, Free Trial, App, Spanish, English and integrations. It is also VeriFactu Ready, which matters for invoicing compliance. Check that the card platform connects to whichever tool your gestor uses.

Question m17 · Claude, continued

Two practical points:

- Ask whether the card feed posts into your accounting software natively or only through a bank feed. Native sync is generally cleaner. Bank or card feed: transactions appear in your accounting software through a feed.
- Confirm that receipts can be stored in a format that satisfies Spanish requirements. Royal Decree 1619/2012 governs certified digitization of invoices and receipts, and a 6-year digital custody period applies under the General Tax Law.

If you tell me which accounting software you use (for example Holded, Sage, or a gestoría's system) and whether you are an autónomo or a company, I can narrow this to one or two options.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED Payhawk, Spendesk, Qonto, Pleo, Airwallex MENTIONED Holded, Sage, Xero, Odoo, QuickBooks, NetSuite

Several fintech platforms operating in Spain provide corporate cards that automatically capture receipts and sync spending data directly with accounting software. These solutions are designed to eliminate manual data entry and streamline the reconciliation process for finance teams.

Popular Platforms for the Spanish Market

The following platforms are widely used in Spain and offer robust integrations with accounting systems like **Holded, Sage, Xero, Odoo, and QuickBooks**:

- **Payhawk**: Highly regarded for its scalable, enterprise-ready features. It offers sophisticated spend management, including automated receipt matching, multi-entity support, and native ERP integrations.
- **Spendesk**: A comprehensive platform that allows you to issue physical and virtual cards, set spending limits, and automate approvals. It supports native connections to many European accounting tools, including Odoo, which is popular in Spain.
- **Qonto**: As a leading finance management solution for SMEs in Spain, Qonto combines a business account with expense management. It integrates directly with major accounting software to push transactions and receipts automatically, making month-end closing much faster.
- **Pleo**: Known for its user-friendly interface, Pleo is excellent for automating expense reporting. It captures receipts at the point of sale and integrates seamlessly with various accounting systems to simplify reconciliation.
- **Airwallex**: Particularly useful if your business involves cross-border transactions or multi-currency needs. It provides corporate cards and expense management tools that sync with accounting software like Xero and NetSuite.

Question m17 · Gemini, continued

Key Features to Look For

When choosing a provider, ensure the platform supports the specific "must-haves" for Spanish business compliance and your internal workflows:

- **Direct Accounting Sync:** Look for "native" integrations rather than just CSV exports. This ensures data flows bidirectionally or at least updates your ledger in real-time.
- **Local Compliance:** Ensure the platform handles Spanish VAT (IVA) and tax reporting requirements (e.g., compatibility with your accounting tool's ability to generate data for *Modelo 303* or *130*).
- **Receipt Capture:** Most of these platforms use mobile apps that allow employees to snap a photo of a receipt immediately after a purchase, which is then automatically matched to the transaction.
- **Approval Workflows:** If you have a larger team, look for features that allow you to set custom approval rules and budgets before money is spent.

Recommendation: If you are already using a specific accounting software (like **Holded**, which is very common in Spain), check their "Integrations" or "Marketplace" page. Often, these accounting platforms list their "preferred" or "certified" corporate card partners, which will offer the most stable and easiest connection.

SEARCHED

best business cards Spain with automatic receipt capture and accounting integration
corporate cards Spain integration with accounting software receipts expense management
Pleex, Qonto, Spendesk, Payhawk Spain accounting integration
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Perplexity perplexity/sonar · 29 October 2026, 13:50 UTC

RECOMMENDED Pleo, Spendesk MENTIONED Holded

Pleo is a good fit: it offers company cards, receipt capture and matching, and integrations that sync expenses and receipts with accounting software. Its Spain integrations include **Holded** (real-time sync), plus connections with more than 20 accounting systems. ¹

Spendesk is another option, with physical and virtual company cards, receipt capture, and accounting exports or integrations. ²

Before choosing, check whether your accounting software is supported in Spain and whether the integration sends receipts as well as transaction data. One Spain-specific caveat: Pleo says businesses may need to retain physical receipts, so confirm the rules that apply to your company. ¹

Question m17 · Perplexity, continued

SEARCHED

Spain company cards automatic receipt capture accounting software integration Spendesk Pleo
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Prepaid company cards in Poland that limit staff to the amount loaded

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

RECOMMENDED ING Bank Śląski, mBank, Bank Millennium, Nadnotecki Bank Spółdzielczy, Revolut Business

If you mean a **hard cap so an employee cannot spend more than the funds you've loaded**, these are good options to check in Poland:

Provider	What it offers	Fit for your requirement
ING Bank Śląski	Company prepaid cards in PLN or EUR, funded through a card account; you can set daily limits per card.	Strong match: spending is within the card account's available balance, and you can add transaction limits too. (ing.pl)
mBank	Visa Business Prepaid cards, each with its own account; the company can top cards up and manage its prepaid-card portfolio.	Strong match: a traditional bank-issued prepaid option for staff and business travel. (mbank.pl)
Bank Millennium	Mastercard Prepaid cards linked to separate accounts; top up the account and monitor transactions and limits in Millenet.	Strong match: designed for employee advances, travel and other company spending. (bankmillennium.pl)
Nadnotecki Bank Spółdzielczy	Business prepaid card with a maximum amount available to the employee, plus daily limits.	Potential match: worth checking if a smaller cooperative bank suits your company. (nadnoteckibank.pl)

Revolut Business is another option if adjustable per-employee controls matter more than the card being formally prepaid: it offers individual spending limits, single-purchase limits and category controls, but its Poland business cards are described as company cards—not prepaid cards. (revolut.com)

When contacting providers, ask specifically whether a card can **decline any transaction above its loaded balance** (including tips, offline transactions and hotel/car-rental deposits), and check issuance, top-up and monthly fees. Bank terms and availability may depend on your company's account relationship.

SEARCHED

Poland prepaid company card employee spending limit loaded amount business cards
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 Poland corporate prepaid cards expense management employee card fintech
 business cards Poland prepaid card employee budget limit company
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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

RECOMMENDED PKO Bank Polski, Visa Business, Pleo, Spendesk, Volopay

Yes, these exist in Poland. The main product is a bank-issued corporate prepaid card, and PKO Bank Polski is the clearest example in my results.

- **PKO Bank Polski:** The bank issues prepaid cards to businesses and organisations. Their most common users are company employees doing field work, or large numbers of service customers. Cards can be personalised for named individuals or left unpersonalised. The company tops them up as needed, and purchases are capped at the amount the card was loaded with.
- **Visa Business cards from Polish banks:** These are usually debit-based and draw on the company account, so they are not strictly prepaid. Banks generally let you set limits per card for in-store payments, cash withdrawals and online payments, and send alerts when a card is used. Most banks let you set individual limits for yourself and your employees, adjustable as needed, covering card payments in shops, cash withdrawals from ATMs, and online payments. Check whether a given card is truly prepaid, since the spending cap differs.
- **Fintech and international platforms:** Several providers (for example Pleo, Spendesk and Volopay) sell prepaid company cards with per-card limits, but my searches did not confirm which of them issue cards in Poland or support Polish złoty accounts. Verify this directly with each provider.

Things to check before choosing:

- **Meal cards:** If the goal is staff meal benefits, Polish rules allow a prepaid card for meals. Its value can be excluded from ZUS contributions up to 450 zł a month, and it can only be used for meals or food for home preparation, not for things like cigarettes or alcohol. The maximum meal subsidy excluded from the ZUS contribution base rose from 300 zł to 450 zł from 1 September 2023. The card entitles employees only to buy a meal or food for preparing meals at home, and cannot be used for chemicals, cigarettes or alcohol.
- **Tax on other benefits:** Tax treatment depends on how the card is funded. One source says the tax-free threshold for ZFŚS-funded cards is 1,000 zł for 2025, while another gives a 380 zł annual gift figure. Confirm the current rules with an accountant or the tax authority before relying on either number.
- **Limits and controls:** Policy and card limits need to match. One expense-policy source notes that if they are inconsistent, the card may allow a purchase that breaks the company's rules.

If you tell me whether you want this for field staff, travel, or meal benefits, and roughly how many cards you need, I can narrow the options.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED Bank Millennium, ING Bank Śląski, Bank Pekao SA, PKO Bank Polski, Revolut Business, Wallester, Airwallex, Soldo, Volopa **MENTIONED** Apple Pay, Google Pay

In Poland, many companies utilize **prepaid business cards** as an effective tool for managing employee expenses while strictly limiting spending to the funds loaded onto the card.

Unlike credit cards, which are linked to a credit line, or standard debit cards, which are often connected directly to the main company bank account, prepaid cards function as "stored-value" accounts. This ensures that employees cannot spend more than the amount you have specifically allocated to them.

Common Options for Polish Businesses

1. Traditional Banking Solutions

Many major banks operating in Poland offer prepaid card programs designed for businesses. These are often integrated into your existing business banking platform, making them easy to manage:

- **Bank Millennium:** Offers prepaid cards that you can issue to employees, contractors, or suppliers. You can monitor expenses and balances directly through the *Millenet* electronic banking system.
- **ING Bank Śląski:** Provides prepaid cards for businesses and local governments. They feature 24/7 access to funds, the ability to define daily limits, and support for mobile wallets (Apple Pay, Google Pay).
- **Bank Pekao S.A.:** Offers prepaid cards that function within the limits of the funds transferred to a technical account.
- **PKO Bank Polski:** Provides prepaid cards for employees with the ability to set specific fund limits, which is frequently used for business travel.

2. Fintech & Expense Management Platforms

If you require more advanced features—such as real-time receipt scanning, automated expense reporting, or multi-currency support—fintech platforms are a popular choice:

- **Revolut Business:** Widely used by Polish businesses for team cards, real-time spending visibility, and the ability to set monthly allowances or individual spending limits.
- **Wallester / Airwallex:** These platforms provide comprehensive expense management tools, including physical and virtual cards with granular control over corporate spending.
- **Soldo / Volopa:** These services specialize in "smart" prepaid cards that allow you to set custom rules, freeze cards instantly, and integrate spending data directly into your accounting software.

Key Benefits of This Approach

- **Strict Budget Control:** Because the cards are pre-funded, there is no risk of accidental overspending or creating unauthorized debt.
- **Security:** These cards are not connected to your main operating bank account. If a card is lost or compromised, the potential loss is strictly limited to the balance on that specific card.
- **Reduced Administrative Burden:** Using these cards can eliminate or significantly reduce the need for manual expense reports and reimbursement cycles, as expenses are tracked in real-time.
- **Flexibility:** Most modern solutions offer both physical and virtual cards, which can be added to mobile wallets like Apple Pay or Google Pay, making them ideal for employees on business trips.

Recommendation

When selecting a provider, consider:

1. **Integration:** Does the card provider integrate with your current accounting software (e.g., for automated VAT or expense logging)?

Question m18 · Gemini, continued

2. **Currency:** If your staff travels internationally, look for cards that support multiple currencies to avoid unnecessary conversion fees.
3. **Management Interface:** Ensure the platform allows you to easily load funds, change limits, and block/unblock cards in real-time.

SEARCHED
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Perplexity perplexity/sonar · 29 October 2026, 13:50 UTC

RECOMMENDED Bank Millennium, Citi Handlowy, Soldo, Revolut Business

If you mean a card that **cannot spend more than the money preloaded onto it**, these are the clearest options I found in Poland:

Provider	Product	How it works
Bank Millennium	Corporate Mastercard Prepaid	The company funds the card's account with the amount needed; staff can spend from that balance, and the employer can monitor the balance and expenses in Millenet. ¹
Citi Handlowy	Corporate Prepaid Mastercard	A company can issue and top up cards once or repeatedly. Citi says transactions are authorised against the card limit, with no possibility of exceeding it . ²
Soldo	Prepaid company expense cards	Allocate budgets to employee cards and set custom limits and rules; physical and virtual cards are available. Confirm Polish business eligibility and settlement details with Soldo. ³

Also worth considering: Revolut Business offers team cards with spending caps and other controls, but its Poland page describes them as corporate debit cards—not prepaid. Cards can be linked to specific account balances, so they may meet your practical requirement, though they're not the same product type. ⁴

Best fit for a strict “only what’s loaded” requirement: start with **Citi Handlowy** or **Bank Millennium**. Ask providers about fees, minimum order, top-up process, employee-card limits, and whether online payments, cash withdrawals, and foreign-currency transactions can be restricted.

Sources: ¹ Bank Millennium corporate prepaid cards (bankmillennium.pl) · ² Citi Handlowy prepaid cards (test1.europe.citidirect.citi.com) · ³ Soldo prepaid expense cards (soldo.com) · ⁴ Revolut Business cards in Poland (revolut.com)

Question m18 · Perplexity, continued

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Company cards for a ten-person business in Italy

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

RECOMMENDED Qonto, Soldo, Nexi Business, Extranbanca

For a **10-person business in Italy**, the right choice depends on whether you want **spend-control cards** or **actual credit**:

Option	Best for	What to know
Qonto	A business account with cards for most or all of the team	Mastercard debit cards, with per-card limits and expense tools. Some plans include up to 30 physical cards; the account plans shown start at €19/month, excluding VAT. (qonto.com)
Soldo	Dedicated employee spending and receipt management	Company cards with budgets, receipt capture and accounting integrations. Standard is listed at €21/month + VAT for 3 users/cards; extra users cost more, so get a quote for 10 people. It's a funded spending solution, not a conventional credit line. (soldo.com)
Nexi Business	Traditional credit cards for a small business	Designed for microbusinesses and SMEs; offers spending controls and up to 45 days to repay eligible purchases. Check the applicable fees, credit assessment and whether your bank distributes it. (nexi.it)
Your existing bank's business card	Keeping cards and billing with your current bank	Often simplest if you need credit charged to the company account. For example, Extranbanca advertises employee cards with a single company-account charge; eligibility and fees vary. (extrabanca.com)

My starting shortlist: compare **Qonto** and **Soldo** if your main goal is issuing controlled cards and simplifying expense reports; compare **Nexi** or **your bank's corporate cards** if you specifically need credit rather than debit/pre-funded cards.

Before choosing, ask for the **total cost for 10 named cardholders**, foreign-currency and ATM fees, spending limits, receipt/accounting integrations, and what happens when an employee leaves. Are you looking for **credit cards**, or just cards employees can use for company spending?

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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

RECOMMENDED Intesa Sanpaolo's Carta Prepaid, Revolut Business, Vivid Business, Wallester, Finom MENTIONED Banca Sella

For ten people in Italy, the realistic options are prepaid business cards or a business account with team cards. Traditional corporate credit cards are harder to get, so I'd start with prepaid.

Main options

Question m19 · Claude, continued

- **Bank prepaid cards:** Intesa Sanpaolo's Carta Prepaid costs 18 euro a year, with a 60,000 euro maximum spending limit and free top-ups. The first reload is free when the card is delivered. You can also choose whether cash withdrawals are allowed. Banca Sella's prepaid card is pricier: 5 euros at activation and 1.25 euros a month, with a 20,000 euro maximum balance and reloads up to 50,000 euros a year.
- **Fintech business accounts with team cards:** These usually suit a ten-person team best because they handle many cards and set limits per person. Revolut Business's Basic plan costs 10 euros a month, Grow costs 35 and Scale costs 125. The Basic plan includes access for an unlimited number of employees. You can set countries, categories and spending limits for each card. Vivid Business's Free Start plan for companies costs nothing a month, and physical and virtual cards are free.
- **Wallester:** The Free plan includes 300 virtual cards, with unlimited physical cards at a one-off issuing cost of 5 euros each. For ten people, that's roughly 50 euros in one-off card fees, plus any ongoing charges.
- **Corporate credit cards:** These typically require a bank relationship and creditworthiness. Those must be issued by an Italian or EU-licensed financial institution. Expect a longer application process.

Italian compliance points

- The cardholder must have a codice fiscale.
- Transactions must be tied to an Italian legal entity for proper accounting and tax compliance.
- Expense reimbursements and card usage must follow strict rules to avoid being classified as taxable income. Write a simple expense policy covering what's allowed, spending limits and receipt requirements.

Suggested approach

1. If you want low monthly costs and many cards, compare a fintech account (Revolut Business, Vivid or Finom) with a Wallester-style prepaid setup.
2. If you prefer a traditional bank, Intesa's prepaid card is the simplest low-cost choice for a fixed budget per employee.
3. Set a limit per card and require receipts in an app or shared folder.

Pricing changes often, so confirm current fees on each provider's site before you apply. Your accountant (commercialista) can confirm how expense cards affect your tax treatment in Italy.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED Soldo, Pleo, Wallester, Airwallex MENTIONED Xero, QuickBooks

For a ten-person business in Italy, the most effective solution is typically not a traditional bank credit card, but rather a **spend management platform** that includes corporate cards. These platforms are designed specifically for small teams to control, track, and automate business expenses.

Recommended Approach: Spend Management Platforms

For a team of ten, you likely need a system that allows you to issue cards to employees, set spending limits, and collect digital receipts in real-time. Traditional bank-issued corporate cards often lack these granular controls and reporting features.

Leading providers active in Italy include:

- **Soldo:** A well-established choice for Italian businesses. They have a dedicated Italian entity (*Soldo Italia S.r.l.*), making them highly compliant with local regulations. They offer physical and virtual cards, allow for real-time spend control, and integrate well with accounting software to simplify your month-end bookkeeping.
- **Pleo:** Known for its user-friendly interface, Pleo is popular among European SMEs. It focuses on automating expense reports and receipt collection, allowing your employees to capture receipts via a mobile app at the point of purchase.
- **Wallester:** Offers a flexible, Visa-backed platform that allows for the instant issuance of virtual and physical cards. It is well-suited for businesses needing direct integration via APIs and solid control over team spending.
- **Airwallex:** A strong contender if your business handles multiple currencies or conducts international transactions, as it combines multi-currency accounts with corporate card and expense management features.

Why these are better than traditional bank cards:

- **Granular Control:** You can set unique spending limits for each of your ten employees (e.g., a limit for a marketing budget versus a travel budget).
- **Real-time Visibility:** Finance teams can see exactly where and when money is spent, rather than waiting for a monthly statement.
- **Reduced Admin:** Most of these platforms eliminate the need for manual expense reports. Employees upload a photo of their receipt in the app, which is then automatically matched to the transaction.
- **Accounting Integration:** These tools sync directly with popular accounting software, saving your accountant time on reconciliation.

Important Considerations for Your Business

1. **Liability:** Always confirm whether the corporate entity is responsible for the credit risk (which is standard for these platforms) rather than the individual employee.
2. **Italian Compliance:** Ensure the provider supports local requirements, such as the ability to handle **F24 tax payments** if you intend to use the platform as your primary business account.
3. **Local Entity/IBAN:** While many fintechs operate across Europe, some providers offer local Italian IBANs, which can make receiving payments and handling local taxes (like F24 forms) much smoother.
4. **Integration:** Before signing up, check if the platform integrates with the specific accounting software you already use (e.g., Xero, QuickBooks, or Italian-specific software).

Next Steps

1. **Assess your needs:** Do you need multi-currency capabilities, or is your spending primarily in Euros within Italy?
2. **Compare Plans:** Most of these platforms offer tiered pricing based on the number of cards and features. For a ten-person team, evaluate whether the "Team" or "Business" plans offer the best value.
3. **Check Documentation:** Ensure you have your Italian business registration documents (*Visura Camerale*), VAT number (*Partita IVA*), and IDs for directors ready, as these will be required for the KYC (Know Your Customer) process.

Question m19 · Gemini, continued

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:50 UTC

RECOMMENDED Soldo, Telepass Business Card, Deutsche Bank

If you mean **company payment cards for employees' work expenses**, a ten-person business in Italy could start by comparing:

- **Soldo** – A strong fit if you want cards plus expense controls. It offers physical and virtual cards, spending limits, and cards for employees or teams; its Italy services are provided by Soldo Italia S.r.l. The provider says its cards have no domestic transaction fees and a 1.5% foreign-exchange fee. Check current plan pricing and whether the card setup suits your accounting workflow. ¹⁵
- **Telepass Business Card** – Worth considering if employee travel and transport spending are central. It's a prepaid corporate Mastercard with transaction monitoring and reporting, advertised from **€6.50/month**; verify what that price includes for ten users. ⁸
- **A bank-issued corporate card** – For example, Deutsche Bank advertises a corporate Visa with a monthly credit limit agreed with the company, starting from €1,600. Ask the bank about issuing cards for ten employees, annual fees, and liability terms. ¹⁰

Practical next step: request quotes for ten cards and compare total annual cost, per-card fees, prepaid versus credit funding, foreign-currency charges, spending controls, receipt capture, and integration with your accountant's software. If you meant **printed or digital contact-sharing business cards**, rather than payment cards, tell me and I'll narrow it down.

SEARCHED

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plus 11 more pages found, not cited

Corporate card for a SaaS company in Sweden with heavy software and advertising spend

ChatGPT gpt-6-luna · 29 October 2026, 13:50 UTC

RECOMMENDED Incard, Juni, Wallester MENTIONED Fortnox

For a **Swedish SaaS company with heavy software and advertising spend**, I'd shortlist **Incard, Juni and Wallester**—but for different reasons.

Best potential return: Incard. Its site advertises **2% cashback on advertising and SaaS spend**, SEK support, and virtual cards you can assign to ad accounts or subscriptions. That makes it the most directly tailored to your spend mix. Confirm Swedish-company eligibility, the exact cashback terms, fees and any merchant/category exclusions before moving material spend; the headline rate alone isn't enough to choose a card. (incard.com)

Best straightforward card setup for lots of campaigns: Wallester. It offers up to **300 virtual cards free**, spend controls, accounting integrations and SEK support. That's useful if you want distinct cards and limits for each platform, campaign or software vendor. Check its foreign-currency charges: its published price list says non-euro card payments incur the Visa exchange rate **plus 2%**, which could erode the benefit if much of your spend is billed in USD. (wallester.com)

Best if finance workflow and bookkeeping matter most: Juni. Juni advertises virtual cards for subscriptions and projects, Fortnox receipt syncing, SEK balances and up to **1% cashback** on eligible operational spend. It may be a better fit than a bare card platform if you also want finance and expense-management features. (juni.co)

My practical take: trial **Incard and Juni** against your actual Google/Meta/LinkedIn and SaaS merchants, and compare realized cashback *after* FX and plan fees. If you mainly need many campaign-level cards and spend controls, trial **Wallester** too. Keep a backup payment method for critical ad accounts, and verify each provider's accounting integration works with your Swedish bookkeeping setup.

If you share your approximate monthly card spend, currencies, accounting software and whether you need credit or are happy with prepaid/debit, I can narrow this to one.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 13:50 UTC

RECOMMENDED Pleo, Revolut Business, Brex, Ramp, Amex Business Gold **MENTIONED** Payhawk, Mercury, Fortnox, Visma
NEGATIVE Stripe Corporate Card

Short answer: For a Swedish SaaS company, I'd shortlist **Pleo** or **Revolut Business** first, because they're EU-licensed and built for European teams. **Brex** or **Ramp** make sense if you're venture-backed and can qualify for their higher limits. I couldn't confirm Swedish availability or local pricing for every card, so check each one directly before committing.

Options

- **Pleo:** The strongest European fit in my search. One source calls it the dominant platform for Europe's startup and SME market because it blends credit, prepaid cards and expense tools. Pricing is per user, which can add up as headcount grows. One comparison notes that Pleo Essential is cheaper than Payhawk for a small team, but per-extra-user costs climb as you scale.
- **Revolut Business:** Useful if you spend across currencies, since ad platforms often bill in USD. FX limits and stop orders are only available with paid subscription plans. Also, Revolut Business discontinued its free plan in 2025 – the Basic plan now starts at €10/month.
- **Brex:** Strong for heavy ad spend if you qualify. Its limits are often 10–20x higher than traditional small-business cards, and it lets you give each ad platform (Google, Facebook, etc.) its own virtual card and closely monitor spending in real time. Brex underwrites on company financials rather than personal credit, and its limits depend on funding and cash, so it's less accessible to bootstrapped companies. Confirm it's offered to a Swedish entity.
- **Ramp:** Good spend controls and no personal guarantee for qualifying businesses. Like Brex, its US focus means you should confirm Swedish eligibility.
- **Amex Business Gold:** If you have strong credit and want rewards, it's well suited to ads and software. One source calls it best for advertising + software, though its annual fee is significant. Expect a personal guarantee-style credit review.
- **Stripe Corporate Card or Mercury:** Stripe requires processing through Stripe (US only), so it's likely unsuitable for a Swedish company. Mercury is US-oriented, so check Swedish availability.

What to compare for your spend profile

1. **Credit limit vs. ad burn:** Ad spend can spike, so check how limits are set and whether they rise with funding or revenue.
2. **Virtual cards per platform:** Separate cards for Google, Meta, LinkedIn, and each SaaS tool make reconciliation and cancellation easier.
3. **FX fees:** Many ad and SaaS vendors bill in USD. A 1% FX markup on a large monthly spend adds up quickly.
4. **Per-user vs. flat pricing:** Pleo and Revolut scale differently. Model your cost at your planned headcount.
5. **Accounting integration:** Confirm it syncs with your Swedish bookkeeping system (e.g., Fortnox or Visma), since this is general knowledge I didn't verify in the search.

Swedish compliance points (general knowledge, not verified in search):

- Foreign SaaS and ad platforms often trigger reverse-charge VAT (omvänd moms), which you must self-account for. Make sure your card provider's receipts and invoices support this.
- Swedish bookkeeping rules require supporting documents (verifikationer), so automatic receipt capture is valuable.

Next step: Tell me your approximate monthly ad and software spend, whether you're venture-backed, and your accounting system. I can then narrow this to one or two cards and compare their likely costs.

Question m20 · Claude, continued

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:50 UTC

RECOMMENDED Mynt (top pick), Qred, Payhawk, Pleo MENTIONED Brex, Fortnox

For a SaaS company in Sweden with heavy software and advertising (ad) spend, you need a solution that goes beyond basic banking—specifically, one that offers **high transaction limits, virtual card issuance for efficient ad-spend tracking, and deep accounting integrations.**

Traditional Swedish banks often lack the agility required for high-volume digital ad spend (e.g., Google/Meta ads). Instead, modern spend management platforms (often fintech-based) are the preferred choice for scaling SaaS businesses.

Top Recommendations for Your Needs

1. Mynt (Best for Swedish Integration & Scalability)

Mynt is a leading Swedish player that combines corporate cards with a powerful spend management platform. It is particularly well-suited for companies that need to manage high transaction volumes.

- **Why it fits:** It offers high credit limits (up to 25 million SEK), making it ideal for scaling advertising budgets.
- **Key Features:** Unlimited virtual cards, real-time expense tracking, and direct integration with major Swedish accounting systems. This allows you to categorize your software and ad expenses automatically, saving your finance team significant time.

2. Qred (Best for Flexibility & Simplicity)

If your company is still in a high-growth phase or prefers a more streamlined, "no-nonsense" approach, Qred is highly popular in Sweden.

- **Why it fits:** It provides a 1% cashback on all purchases, which can be a significant benefit if you have heavy monthly ad spend.
- **Key Features:** Fast, digital application process and no hidden fees. It supports digital ad platforms like Google and Facebook ads just like a regular bank card, with a 45-day interest-free period that can help with cash flow management.

3. European Spend Management Platforms (Payhawk, Pleo)

For companies with a broader European presence or those that need more granular "spend-at-the-source" control, platforms like **Payhawk** or **Pleo** are the standard alternatives to US-based cards like Brex.

Question m20 · Gemini, continued

- **Why they fit:** They are purpose-built for the "modern" finance stack. They provide deep, AI-driven automation for receipt matching and accounting sync.
- **Key Features:**
 - **Virtual Cards:** Issue unique cards for every ad campaign (e.g., one for LinkedIn, one for Google) to track ROI per channel accurately.
 - **Multi-Currency Support:** Essential if your ad spend is in USD or EUR, helping you minimize FX fees that can eat into your advertising margins.

Comparison Framework: What to prioritize

Feature	Why it matters for your SaaS
Virtual Card Issuance	Allows you to create specific "cards" for each software subscription or ad account. If one is compromised, you don't have to pause all your ads.
Accounting Integration	Syncing directly with Swedish systems (e.g., Fortnox) eliminates manual reconciliation, which is crucial as your transaction volume grows.
High Credit Limits	Media buying often requires large upfront liquidity. Ensure your provider offers limits that scale with your revenue, not just your initial cash balance.
FX Fees	Since major ad platforms (Google/Meta) often bill in USD or EUR, choose a provider with competitive foreign exchange rates.

Summary Recommendation

- **If you want a local Swedish champion:** Start with **Mynt**. Its high credit limit and deep local accounting knowledge make it the most "frictionless" choice for a Swedish SaaS company.
- **If you want to maximize direct ROI on spend:** Consider **Qred** for the consistent 1% cashback on your advertising and software outlays.
- **If you are scaling internationally:** Look into **Payhawk**, as their multi-currency capabilities and global spend controls are excellent for companies managing cross-border advertising budgets.

Next Step: I recommend requesting a demo with **Mynt** first, as they are specifically tuned to the Swedish market and accounting landscape, which will likely save your finance team the most time.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 13:50 UTC

RECOMMENDED Qred, Mynt, Pleo, Viva.com

For a Sweden-based SaaS company with substantial software and advertising spend, I'd shortlist **Qred** for straightforward cashback and **Mynt** for spend controls and subscription management. **Pleo** may also fit if you want an expense-management platform, but its cashback has a cap.

Option	Why it may fit	Important trade-off
Qred	Advertises 1% cashback on purchases , including software and marketing spend such as Google and Meta ads; no annual or user fee is advertised. It offers monthly billing and receipt handling. ⁵⁸¹⁰	Check the approved credit limit and terms for your company. Qred describes a personal credit assessment; paying in instalments can incur interest. ⁵⁸

Question m20 · Perplexity, continued

Option	Why it may fit	Important trade-off
Mynt	Strong fit if you need virtual or subscription cards , employee and team limits, receipt workflows, and visibility into recurring SaaS and ad charges. Mynt specifically describes cards for SaaS and advertising suppliers. ⁷¹³	Compare plan pricing, card costs, cashback terms, and foreign-currency charges for your expected spend.
Pleo	Offers expense management and advertises 0.5% or 0.75% cashback on eligible plans. ⁶	Cashback is limited to the plan subscription cost, and the offer is tied to annual plans—so it may not scale with very high spend. ⁶
Viva.com	Worth checking if a meaningful share of spend is on digital advertising: it advertises card issuing and cashback related to card acquiring commissions. ⁹	Its cashback mechanism is not presented as a simple fixed percentage back on all card purchases; verify how it applies to your company. ⁹

Practical recommendation: If maximizing predictable cash back is the priority, start by checking Qred's eligibility, limit, and detailed fees. If your bigger problem is controlling and reconciling many recurring vendor charges, compare Mynt's subscription-card workflow with Pleo's plan cost and cashback cap. Before choosing, confirm that the card works reliably with your key ad platforms and software vendors, and compare FX costs against the currencies in which you're billed.

SEARCHED

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plus 8 more pages found, not cited

US corporate card with budgets per team that reset each month

ChatGPT gpt-6-luna · 29 October 2026, 13:51 UTC

RECOMMENDED Ramp (top pick), Brex

Ramp is probably the closest fit: you can set up team spend programs and card limits that reset monthly, with controls and visibility over team spending. (ramp.com)

Brex is another option: employee card limits reset monthly, and it supports department and team budgets—but its budgets are for tracking and organizing spend, while actual spending limits are set on cards. (brex.com)

If you mean **one shared monthly cap per team**, rather than individual employee card limits, check that the provider's setup supports enforcing the shared cap across the team's cards.

SEARCHED

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corporate cards budgets by team monthly reset Ramp official
Brex team budgets reset monthly corporate cards official
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Claude claude-haiku-5-5 · 29 October 2026, 13:51 UTC

RECOMMENDED BILL Divvy, Ramp, Pleo, Rho, Airwallex MENTIONED Brex

The best fit is a spend-management card built around budgets, not a traditional bank card. Among US options, **BILL Divvy**, **Ramp**, **Pleo**, and **Rho** come up most often for team-level budgets.

Top picks

- **BILL Divvy:** This is the most budget-first option. Its budgets are set before money is spent, not flagged afterward, and cards come with no per-user software fee. Cards, budgets, and expense tracking come with no per-user fee, which means a startup can hand a card to every employee without watching the software bill grow alongside headcount. In one reviewer's test, a charge that exceeded the card's limit was declined at the terminal, not flagged in a report the next morning.
- **Ramp:** Ramp lets you create budgets for departments, teams, projects, or individuals, with custom approval workflows. Its credit limits can reach up to \$5 million for qualifying businesses. Approval depends on your cash flow rather than credit history, which helps newer companies. You can typically get approved in under 48 hours based on your actual cash flow, not credit history.
- **Pleo:** Pleo's model is closest to envelope budgeting. Funds allocated to discrete budgets that cards draw from, and cards decline instantly once a budget is exhausted.
- **Rho:** Rho's vendor cards can be set to monthly limits, which suits recurring team or vendor spend. Rho Vendor Cards can be set up as monthly or fixed-limit when they are created. Rho is available to US-incorporated businesses.
- **Airwallex:** Airwallex offers the widest range of reset intervals. It publishes daily, weekly, monthly, quarterly and annual limits.

Checking the monthly reset

Question t01 · Claude, continued

Not every platform resets team budgets automatically on a monthly cycle, so confirm this before you commit. Some sites describe time-based limits that reset automatically, either every day, week, or month. Others describe per-employee caps that reset automatically on your billing cycle. In each case, ask the vendor whether unused budget rolls over, and whether a team budget or only the individual card limit resets.

Eligibility

Approval criteria vary a lot. Brex, for example, fits companies that can meet its cash-balance underwriting requirements. Traditional "true corporate" cards from major banks usually require corporate entity structure, financial statements, and typically \$1M+ revenue.

Suggested next step

If you are a US company with a few teams and want the simplest budget-by-team setup, start with BILL Divvy or Ramp, and compare their monthly reset behavior in a demo. If your cash balance is modest, Divvy or Pleo may be easier to qualify for than Brex. If you have a larger, established business, Ramp is the strongest option.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 13:51 UTC

RECOMMENDED Ramp, BILL Spend & Expense, Brex, Rippling, Extend **MENTIONED** QuickBooks, Xero, NetSuite

Several modern corporate card platforms offer robust spend management features that allow you to set budgets by team or department, with the ability to automatically reset those budgets each month.

These platforms generally operate on a "budget-first" model, where finance teams define spending limits and rules before employees make purchases, rather than reviewing expenses after the fact.

Top Corporate Card Platforms for Monthly Team Budgets

The following platforms are widely recognized for their ability to manage team-level budgets with automatic monthly resets:

- **Ramp:** Known for its sophisticated, AI-powered spend management. It allows you to create physical and virtual cards with strict, pre-set spending limits. You can configure these budgets to refresh on a recurring monthly schedule, making it easy to manage department-specific spending.
- **BILL Spend & Expense (formerly Divvy):** Specifically designed around a budget-first model. It enables finance teams to allocate funds to specific teams or departments, set monthly caps, and monitor spend in real-time. The system automatically enforces these limits, ensuring teams stay within their allocated budget each month.
- **Brex:** Offers a robust platform for scaling and global teams. It provides advanced control over spending, including the ability to set budgets for different departments or teams and track them in real-time. It is particularly strong for companies that need multi-entity or international support.

Question t01 · Gemini, continued

- **Rippling:** An HR-driven spend management platform that is highly effective if you want to automate card management based on employee data. You can create "card groups" based on departments or roles and set monthly spending limits that align with those teams.
- **Extend:** Provides a specialized "recurring budget" feature. You can create budgets that automatically reset at your chosen frequency (e.g., monthly), ensuring funds are available for teams or subscriptions without manual intervention.

Key Features to Look For

When evaluating these platforms, consider the following capabilities that distinguish them from traditional business credit cards:

- **Virtual Card Issuance:** You can issue specific virtual cards for individual vendors, projects, or teams. Each card can have its own custom limit and expiration date, providing a granular layer of control.
- **Real-Time Visibility:** Unlike traditional cards where you wait for a monthly statement, these platforms provide live dashboards. You can see exactly how much of a team's budget has been used in real-time, helping you catch overspending before it happens.
- **Automatic Enforcement:** If a transaction exceeds a team's pre-set monthly limit, the card can be programmed to decline the purchase automatically, preventing policy violations.
- **Accounting Integrations:** Most of these platforms sync directly with accounting software (like QuickBooks, Xero, or NetSuite). This automates the reconciliation process by automatically categorizing transactions and attaching receipts to the correct budget or department.

Summary Recommendation

- **For high automation and AI-driven insights:** **Ramp** is frequently cited as a top choice for its ease of use and comprehensive control.
- **For deep HR integration:** If you want card limits to automatically update when employees are promoted or change departments, **Rippling** is a standout option.
- **For a budget-first approach:** **BILL Spend & Expense** is built specifically to prioritize budget management and real-time spend control.

Before applying, it is recommended to review each platform's current underwriting requirements (such as minimum cash balances or business credit history), as these vary by provider.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp (top pick), Brex

If you mean a **US corporate card where each team gets a spending allowance that automatically renews monthly**, two good matches are:

- **Ramp** – Set up recurring monthly funds/cards and assign them to employees or teams. You can add merchant/category controls and per-transaction caps.¹²
- **Brex** – Create shared or individual spend limits for groups, including by department or cost center; set the reset frequency to monthly, which renews on the first of the month.³

Quick pick: Ramp looks like a straightforward fit for recurring team card funds; Brex is a strong option if you want explicit group-based limits and broader budget management.

Question t01 · Perplexity, continued

One distinction to check during setup: a **monthly card/spend limit** restricts purchases and resets, while a **department budget** may only track or plan spending. Confirm the provider's settings enforce the cap on the actual card. ²³

Sources: ¹ Ramp Help Center (support.ramp.com) ² Ramp corporate cards (ramp.com) ³ Brex budget and spend-limit help (brex.com)

SEARCHED

US corporate card team budgets reset monthly spend controls
corporate cards department budgets monthly limits Ramp Brex
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APPENDIX A · QUESTION T02 · TAIL · RECOMMEND · DECISION

US corporate card platform that issues and cancels staff cards automatically when people join or leave in our HR system

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

RECOMMENDED Brex (top pick), Ramp MENTIONED Workday, Rippling, BambooHR, Gusto

Brex looks like the closest match if you want cards automatically provisioned from your HR system: Brex says its HRIS integration can set up employees so a card is ready on their first day, and automatically deactivate users and lock their cards when they're removed from the HR system. (brex.com)

Ramp is another option: it syncs employee data from many HRIS platforms and supports onboarding and offboarding workflows. Confirm the exact card-issuance and termination behavior for your HRIS, though—Ramp's documentation distinguishes syncing HRIS changes from automatically terminating users or cards. (ramp.com)

One important detail: **“locked” isn't always the same as “canceled.”** Brex says automatic deactivation blocks spending on active cards but doesn't cancel them, so ask vendors whether your desired workflow locks, cancels, or leaves cards available to transfer. (brex.com)

Bottom line: Start by checking Brex's compatibility with your HR system and whether its offboarding action meets your requirement. Which HRIS do you use—Workday, Rippling, BambooHR, Gusto, or another?

SEARCHED

US corporate card platform automatically issue cards HRIS employee onboarding offboarding card controls integration

Ramp HRIS integration automatically issue cards new hires terminate employees

Brex HRIS integration automatic card provisioning employee onboarding offboarding

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plus 28 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:06 UTC

RECOMMENDED Brex, Ramp, Rippling Spend, DBC1 MENTIONED Capital One, HR Partner, Workday, BambooHR, Payhawk, Gusto

The strongest US candidates are **Brex**, **Ramp**, and **Rippling Spend**. Check that the tier you pick includes the HRIS sync, since it is usually a paid feature.

- **Brex:** Its HRIS product page says it can automatically deactivate users and lock their cards once they're removed from your HR system, and auto sync users from your HRIS to have a Brex card ready for them on their first day. A third-party review says the Premium tier unlocks HRIS integrations with automatic org chart sync and SCIM provisioning, and lists Premium at \$12/user/month. Brex was reportedly acquired by Capital One, with the acquisition closing April 7, 2026, so check how that affects your contract.
- **Ramp:** Its HR Partner integration lets you connect Ramp to HR Partner and import thousands of users, with Ramp syncing the user database and matching the details. For lifecycle changes, it can instantly lock cards, terminate users, and update ownership when employees change roles or leave the company. A 2026 comparison says Ramp Plus adds HRIS sync, advanced approval chains, and custom spend policies for \$15/user/month, so HRIS sync is not on the free tier.

Question t02 · Claude, continued

- **Rippling Spend:** This fits if you want the HR system and card platform as one product. Rippling says you can automatically issue cards during onboarding and revoke them during offboarding, and that it integrates natively with over 70 popular HRIS tools, like Workday and BambooHR, if you run its card product alongside another ERP.

Some other platforms also offer this, such as DBC1, which is built around HR-driven card issuance, though it is more of a physical and NFC card program than a spend platform. Payhawk also advertises automatic card deactivation on leavers, but I could not confirm its US presence, so check that before shortlisting it.

Before you commit, confirm that the connector supports your specific HRIS (Workday, BambooHR, Gusto, and so on) and that the tier includes automatic provisioning and deprovisioning. Pricing and plan details in the sources above vary and some are recent third-party reviews, so verify them with the vendors.

SEARCHED

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Ramp Brex card provisioning deprovisioning HR system sync 2026

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:06 UTC

RECOMMENDED Rippling Spend, Ramp, Brex, Payhawk, Mercury **MENTIONED** BambooHR, Gusto, Workday, Rippling, Justworks, TriNet, Finch

For many modern US-based organizations, automating corporate card issuance and cancellation via HRIS integration is a primary way to reduce manual administrative work and enhance security.

Several corporate card and spend management platforms offer "HRIS Sync" or "Automated Provisioning" features that directly connect to your HR system (such as BambooHR, Gusto, Workday, or Rippling).

Leading Platforms with Automated HRIS Integration

- **Rippling Spend:** Rippling is often considered the most deeply integrated solution if you already use (or are willing to use) their workforce management platform. Because the HRIS and the corporate card system are part of the same unified ecosystem, it can automatically issue cards to new hires on their start date and revoke them immediately upon termination.
- **Ramp:** Ramp offers robust integrations with a wide range of leading HRIS providers (e.g., BambooHR, Gusto, Justworks, TriNet). Their "Ramp for HR" suite allows you to automate card issuance and keep user data in sync, significantly reducing the manual burden of onboarding and offboarding.
- **Brex:** Brex provides deep HRIS integrations that allow for automatic user setup and deactivation. When an employee is removed from your HRIS, Brex can automatically deactivate the user and lock their cards, preventing unauthorized spending.
- **Payhawk:** Payhawk supports integrations with over 50 HR platforms. It focuses on syncing employee master data to ensure that new hires are onboarded with the correct permissions and that departing employees have their access and cards terminated immediately to minimize fraud risk.

Question t02 · Gemini, continued

- **Mercury:** For companies that prefer a banking-integrated approach, Mercury offers HRIS integrations (often via third-party providers like Finch) that allow you to sync employee data to invite users and manage their card status.

Key Benefits of This Automation

- **Day-One Productivity:** New employees can receive virtual cards immediately upon their start date, allowing them to make necessary business purchases without using personal funds.
- **Risk Mitigation:** Automated offboarding is one of the most critical security features. It ensures that as soon as an employee is marked as "terminated" in your HR system, their ability to spend is revoked, preventing potentially unauthorized post-departure transactions.
- **Data Accuracy:** By using your HRIS as the "source of truth," you ensure that departments, reporting lines, and cost centers remain accurate across your spend management platform without manual updates.

How to Choose

When evaluating these platforms, consider:

1. **Your Current HRIS:** Ensure your specific HR platform (e.g., Workday vs. BambooHR) is natively supported by the provider.
2. **Breadth of Automation:** Some platforms only automate the *onboarding* (inviting the user), while others offer more granular *policy* automation (e.g., automatically assigning specific spending limits based on an employee's department or seniority level synced from the HRIS).
3. **Unified Ecosystem:** If you are looking to replace your current HRIS, an "all-in-one" provider like Rippling may offer the most seamless experience. If you are happy with your current HRIS, platforms like Ramp or Brex are purpose-built to integrate into your existing stack.

SEARCHED

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best corporate card platforms for automated employee lifecycle management
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Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

RECOMMENDED Brex (top pick), Ramp **MENTIONED** Workday, ADP, BambooHR, Gusto, UKG

Brex looks like the closest fit if you want HR-driven setup and offboarding. Its HRIS integration can sync new employees, prepare cards for their first day, and automatically deactivate users and block spending when they leave. Brex notes that deactivation blocks active-card spending but doesn't necessarily cancel the cards, so confirm the exact card treatment you need. ²⁵

Ramp is another option. Its HRIS integration can create employee profiles and apply default spend programs, but its documentation says terminated employees are surfaced for an admin to terminate—so offboarding may not be fully automatic by default. ¹¹

Before choosing, check that your specific HR system is supported and ask each provider whether "automatic cancellation" means disabling spend, locking the card, or cancelling and replacing it. Brex lists several HRIS connections, including Workday, ADP, BambooHR, Gusto, and UKG. ¹⁵

Question t02 · Perplexity, continued

SEARCHED

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APPENDIX A · QUESTION T03 · TAIL · RECOMMEND · DECISION

US corporate card whose limit rises automatically with advertising spend

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

RECOMMENDED Opal Spend Commercial Charge Visa

You're probably thinking of the **Opal Spend Commercial Charge Visa**. It's designed for advertising spend, and Opal says its credit is sized around ad spend. One caveat: increases aren't necessarily automatic—Opal says it may review business performance and offer eligible customers a credit increase. (opalspend.com)

SEARCHED

US corporate card credit limit automatically increases advertising spend
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Claude claude-haiku-5-5 · 29 October 2026, 14:06 UTC

RECOMMENDED Opal (top pick), Dash.fi MENTIONED Google Ads, Mastercard, Ramp, Google, Meta

The closest match is **Opal**, a pay-in-full ad-spend card. Its credit line is sized on the advertising volume you manage rather than on your personal credit file. Its listed features include credit limits up to \$10M, underwritten against managed ad spend volume. Opal sizes limits on managed ad spend, and each Google Ads account can run on its own virtual card. The credit line scales as spend grows. One caveat: these claims come from Opal's own blog posts, so I couldn't verify them independently.

Dash.fi (issued with Mastercard) is the other option I found built around this idea. It says its credit limit is based on how well your ads are doing, not on your credit history, so the better your ads perform, the more credit you have access to. It also says it evaluates performance usually weekly and sometimes daily, so higher limits can arrive almost immediately. This is also vendor-reported, and the card's charge-card structure means the limit doesn't assume you pay the bill once per month.

Two other points:

- **Non-ad-specific options:** Ramp says it automatically adjusts limits based on cash flow and sales. It isn't tied to ad spend, though.
- **Platform billing limits:** Google and Meta raise their own billing thresholds automatically, but that is a feature of the ad platform, not of your card. Google Ads and Meta charge a card each time spend reaches a payment threshold, and both raise that threshold automatically. Your card's per-transaction limit must stay above that threshold. Also, in early 2026 Meta began moving a small share of high-spend accounts from card billing to monthly invoicing.

Before applying, check the current terms directly with each issuer, including eligibility, fees, and whether the limit really adjusts in real time.

SEARCHED

business credit card limit increases automatically with advertising spend
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Question t03 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:06 UTC

RECOMMENDED Opal, Flyweel, Ramp, Dash.fi MENTIONED Meta, Google

To manage high-volume advertising spend effectively, you need a corporate card platform that moves away from traditional, credit-score-based limits and instead uses **dynamic limits** tailored to your business performance and advertising volume.

Modern corporate card providers, particularly those built for agencies and media buyers, offer specialized solutions that allow your spending capacity to scale alongside your ad campaigns.

Top Options for Ad Spend

The following platforms are specifically noted for their ability to handle high-growth advertising budgets:

- **Opal:** Designed specifically for media buyers and agencies, Opal is built to address the "ad-spend-heavy" use case. It allows for **credit limits sized on managed ad volume** rather than personal credit. Its architecture includes unlimited virtual cards that map to your account structure, allowing you to isolate spend by client, campaign, or platform. This prevents a single billing dispute or decline from impacting other active campaigns.
- **Flyweel:** Positioned for businesses that need to fund ad spend before customer revenue arrives, Flyweel provides limits that scale with your business performance. Their capital cards offer virtual Visa cards and granular controls that let you cap spend at the campaign level, ensuring that you maintain control while allowing your budget to grow.
- **Ramp:** Ramp is a comprehensive spend management platform that offers high, flexible spending limits based on your company's liquid assets, revenue, and business financials rather than personal credit history. While not exclusively for advertising, it provides robust, real-time spending controls, virtual card issuance, and the ability for finance teams to set automated, role-based limits that can be adjusted as your needs change.
- **Dash.fi:** This card was built specifically for online advertising. It is designed to provide high daily spend limits to ensure campaigns stay active, aiming to solve the issue of campaigns pausing mid-flight due to card bottlenecks.

Why Standard Cards Often Fail for Ad Spend

- **Fixed Limits:** Traditional business cards often have rigid limits that do not adjust for the rapid, exponential scaling of successful ad campaigns.
- **Lack of Segmentation:** Using one shared card for all ad accounts makes reconciliation nearly impossible. Dedicated ad-spend cards provide **virtual card infrastructure**, which is crucial for assigning a specific card to every client account or campaign.

Question t03 · Gemini, continued

- **Underwriting Models:** Traditional cards are often underwritten against personal credit or fixed assets. Modern ad-spend-focused platforms use **dynamic underwriting**, where your "collateral" is essentially your managed ad spend or business revenue growth.

Important Considerations for 2026

- **Payment Platform Shifts:** Be aware that major platforms like Meta and Google have increasingly moved high-spend advertisers toward mandatory monthly invoicing or direct debit. If you are a high-spend advertiser, verify with your account representatives whether your specific account can still pay via corporate card.
- **Control is Key:** Even with a high limit, the best practice is to use **card-level controls** (merchant locks, per-card/per-campaign caps). This ensures that if a campaign performs unexpectedly, you are alerted or the spend is capped automatically, rather than draining your entire budget or hitting a card-wide limit.

Recommendation

If your primary need is **scaling credit limits with ad volume** and you want infrastructure that **automatically separates spend by client**, platforms like **Opal** or **Flyweel** are often better suited for agencies than general corporate card platforms. If you need a broad, all-in-one expense management solution with high limits and strong integration with accounting software, **Ramp** is a highly capable choice.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

RECOMMENDED Dash.fi

Dash.fi appears to match: its corporate card is described as scaling limits with a business's advertising spend and other operating activity, rather than relying only on a fixed limit set at signup.¹

The source describes Dash.fi's limit model as performance-based, but it doesn't clearly say increases are automatic in every case—so confirm the specific underwriting and limit-adjustment terms with Dash.fi.¹

¹ Dash.fi: Corporate Card Limits Explained

SEARCHED

US corporate card limit automatically increases advertising spend
corporate card advertising spend credit limit rises automatically US
Ramp corporate card advertising spend limit automatically

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plus 11 more pages found, not cited

How do I cancel a departing employee's corporate cards and move their subscriptions in a US company?

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

MENTIONED Microsoft 365

Treat this as two separate tasks: **revoke the employee's ability to spend** and **keep business subscriptions/accounts under company control**. Ideally, coordinate HR, Finance, and IT on the employee's final day; for an involuntary or sensitive departure, do the revocations at the agreed separation time.

1. Cancel or reassign cards

- Inventory every card and payment method tied to the employee: physical and virtual cards, expense-management cards, bank cards, and cards saved in vendor accounts.
- In your card platform, **freeze or cancel the employee's cards** and remove their spending permissions. If a card or account is shared, ask the issuer whether the employee can be removed without disrupting the account; request a new number if needed.
- Don't rely on collecting or destroying the physical card: contact the issuer or card administrator and confirm the change took effect. CFPB guidance says to notify the issuer when removing an authorized user; the issuer may advise replacing the card number. (consumerfinance.gov)
- Reconcile pending transactions, receipts, refunds, and any final expense report. Record who approved the closeout and when.

2. Find subscriptions and decide what happens to each

Use card statements, expense reports, your finance/card platform, SSO or app inventory, and the employee's company email to identify recurring charges. For each service, record the **business owner, billing owner, payment method, renewal date, contract/notice deadline, data to retain, and next action**.

Then choose one:

- **Keep and transfer:** Add a company-controlled admin/billing owner, transfer projects or data, update the payment method to a company-owned card or bank account, and verify the new owner can administer the account.
- **Cancel:** Have an authorized account admin cancel with the vendor, check the notice period and renewal date, export needed data first, and save the confirmation.
- **Reassign a seat:** If it's a per-user license, transfer or reassign it only after preserving required data and checking the vendor's terms. Microsoft 365, for example, supports removing a former employee's license and reassigning it, but recommends handling mailbox/data access and any holds before deleting the account. (learn.microsoft.com)

Don't simply replace the card and assume subscriptions are handled. That may interrupt essential services without transferring account ownership or canceling the contract. Also check whether a vendor bills through an app store, reseller, or cloud platform; those billing arrangements may require a separate transfer or cancellation.

3. Complete the broader offboarding

At the separation time, revoke the employee's access to the company's identity provider, email, finance/card tools, password manager, and vendor accounts; transfer business records and admin roles; and preserve or place holds on data as required by company policy or counsel. Microsoft's offboarding guidance, for example,

covers blocking access and saving or handing off mailbox and OneDrive content before account deletion. (learn.microsoft.com)

Keep an audit trail: card identifiers, issuer/platform confirmation, subscription decisions, new owners, cancellation confirmations, and unresolved renewal dates. If you're considering withholding card charges from the employee's final pay, get state-specific employment-law advice first; wage-deduction rules can limit what an employer may deduct. (dol.gov)

Practical checklist: card blocked ✓ pending spend reconciled ✓ recurring charges inventoried ✓ subscriptions transferred or canceled ✓ company payment method updated ✓ data/admin ownership verified ✓ access revoked ✓ evidence filed.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 14:06 UTC

MENTIONED American Express, U.S. Bank, Google, Microsoft, Okta

Do the card cancellation on the last day, at the same moment you revoke system access. Handle subscriptions in a set order: access first, then data and ownership, then billing.

1. Corporate cards

- **Deactivate on the last day.** One source advises the card gets deactivated the day system access ends, and another recommends a documented process for immediately canceling or suspending a departing employee's card on their last day.
- **Use your issuer's admin portal.** For example, American Express says Program Administrators can manage any individual Card or group of Cards via the American Express @Work® site. Its cancellation will be effective immediately. Other issuers work similarly. On U.S. Bank, for instance, you open the account's details and controls and remove the employee from the employee cards section.
- **Know what happens to pending charges.** On U.S. Bank, pending transactions on the employee's card will be processed. If the card is individually billed, statements will be sent from the employee's card account until the balance has been paid in full.
- **Reconcile before final pay.** If the departing employee has pending expenses charged to their card, reconcile those charges before final paycheck processing. Collect final receipts while the person is still reachable.
- **Recovering personal charges.** Recovering them through the final paycheck depends on state wage law, so check with HR or employment counsel before making deductions.

- **Physical cards.** Collect and destroy them, and deactivate virtual cards and any stored card details in your systems.

2. Subscriptions and SaaS

- **Revoke identity/SSO access first.** Per one offboarding guide, revoke email & identity provider (Google/Microsoft/Okta) Do this first - SSO-connected tools lose access automatically.
- **Transfer ownership before removing access.** Reassign critical content such as CRM records, shared docs, and repositories. Some tools lose data or automations when a user is removed. For example, one vendor's guidance notes that automations and integrations they created are disabled unless ownership is transferred first.
- **Deactivate tools that have their own logins.** Tools with separate admin panels, such as design tools or billing portals, need individual removal. Each one requires a separate login to an admin panel to remove access.
- **Reassign or cut seats.** Reclaim paid seats where they aren't needed. Consider contacting vendors before next renewal for prorated refunds where available.
- **Find subscriptions billed to the employee.** Subscriptions tied to a departing person's personal card or company email often go unnoticed. Check card and expense data, since these can reveal subscriptions operating outside the normal IT inventory.
- **Watch renewal deadlines.** When an owner leaves, nothing reassigns the renewal. Review contracts with notice deadlines coming up, reassign them to a named backup, and point vendor notice contacts at a shared mailbox.
- **Update your records.** Change the billing owner in your subscription tracker so each tool has an active owner.

3. Put it in a checklist

Assign each step to a named person with a deadline. The checklist should cover IT access, card cancellation, expense reconciliation, data transfer, and subscription reassignment. Tying it to HR's offboarding workflow helps keep it from being missed.

This is general guidance based on public sources, not legal advice. Check your card issuer's and each vendor's admin documentation for exact steps, and check state law before any deduction.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:06 UTC

MENTIONED American Express, U.S. Bank, Microsoft 365, Slack, Salesforce, OneDrive, Google Drive

To secure your company's finances and data when an employee departs, you must treat offboarding as a coordinated, cross-functional process between HR, Finance, and IT.

1. Canceling Corporate Cards

Corporate card management is critical to preventing unauthorized spending and "zombie" subscriptions.

- **Immediate Deactivation:** As soon as the employee's departure is confirmed, contact your corporate card issuer (e.g., American Express, U.S. Bank, or your expense management platform) to cancel or suspend the card. Most issuers allow you to do this online through their admin portal or via a dedicated support line.
- **Physical Card Recovery:** Require the employee to return the physical card. Obtain written acknowledgment (e.g., an email or signed form) that the card has been returned.
- **Destruction:** If the company policy is for the employee to destroy the card, instruct them to cut through the chip and magnetic strip and provide written confirmation that it has been destroyed.
- **Audit Trail:** Ensure all pending transactions are accounted for and approved before fully closing the account. Keep records of the cancellation for your audit trail.

2. Moving Subscriptions

Subscriptions are often overlooked, leading to unexpected charges and loss of access to critical tools.

- **Audit Recurring Charges:** Review at least six months of expense statements to identify all recurring SaaS subscriptions, domain renewals, and memberships tied to the employee.
- **Transfer Ownership:**
 - **For Business/SaaS Tools:** Before removing the employee's access, log in to the subscription service (e.g., Microsoft 365, Slack, Salesforce) as an admin. Change the account ownership to a manager or another team member.
 - **Shared Mailboxes/Accounts:** For platforms like Microsoft 365, convert the departing employee's account to a **shared mailbox** if you need to retain their historical data, or delegate access to their account to a manager. This allows you to remove their personal license (saving costs) while keeping the data accessible.
- **Update Payment Methods:** If the subscription cannot be transferred to a new user, update the payment details to a corporate account or a central billing card to ensure continuity and prevent service interruptions.
- **Cancel Unneeded Services:** If a subscription is no longer needed, cancel it outright to avoid unnecessary costs.

3. Best Practices Checklist

Coordinate these actions across your departments to ensure nothing is missed:

Department	Action Item
Finance	Cancel corporate cards and audit final expense reports.
IT	Revoke network/system access, transfer file ownership (e.g., OneDrive/Google Drive), and reassign software licenses.
HR	Conduct an exit interview to identify any overlooked tools/accounts and secure signed exit documentation.

Important: Never wait until the last day to start this process. Ideally, begin these steps as soon as the departure is finalized to ensure a smooth transition of knowledge and to secure company assets before the employee loses access to their accounts.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

MENTIONED Amex, Microsoft

Treat this as two linked but separate tasks: **revoke the employee's spending access promptly, then move each business subscription to a company-controlled owner and payment method.** The exact steps depend on your card issuer and each vendor's policies.

1. Cancel the departing employee's cards

- **Have an authorized program administrator cancel the employee's individual card in the issuer's admin portal or contact the issuer directly.** Don't rely only on collecting or destroying the physical card. For example, Amex says program administrators can cancel a card through @Work, and cancellation of an individual card is effective immediately.¹
- **Notify the issuer promptly and follow your card agreement.** Timing and liability rules can vary by issuer and program; check your agreement and ask the issuer to confirm when the card is blocked and whether any written notice is required.
- **Check for pending and recurring charges.** Cancellation may not migrate subscriptions or erase charges already incurred. Review recent transactions, receipts, and expense reports; flag unfamiliar charges with the issuer.
- **Remove access separately.** Revoke the employee's access to card-management tools and company accounts, and retrieve the physical card if practical. Canceling a card does not itself disable vendor logins or transfer account ownership.

2. Move subscriptions to company control

Create an inventory of recurring services charged to the card, including the vendor, business owner, renewal date, billing contact, account admin, and current payment method. For each subscription:

1. **Assign a continuing employee or shared company-managed account as the owner/admin.** Avoid leaving the account tied only to the departing person's email, phone, or personal recovery methods.
2. **Use the vendor's official ownership or billing-transfer process.** Update the billing contact and payment method to a company-controlled method. Where supported, add the replacement payment method before removing the old one, then verify the next invoice or renewal.
3. **Check whether it is a true transfer or a new account.** Some subscriptions require vendor support or approval; others don't transfer with a related product. Microsoft, for example, says certain Azure SaaS subscriptions must be transferred separately from the associated Azure subscription.²
4. **Confirm continuity and close out the old setup.** Verify the new owner can administer the account, billing works, and there's no unwanted duplicate subscription. Save transfer confirmations and update your internal records.

If a subscription is no longer needed, cancel it through the vendor and verify the cancellation and final billing date. For an employee's departure, coordinate the timing with HR/IT and the card program administrator, but don't delay blocking a card that should no longer be used.

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plus 13 more pages found, not cited

US corporate card programme for several companies with separate limits

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp, Brex

For a **U.S. corporate card program covering several companies, each with its own spending limits**, **Ramp** and **Brex** are two options worth evaluating:

- **Ramp** – Supports multiple entities in one account. You can assign each card or fund to a specific entity, so transactions are attributed to that company, and set limits on individual cards or funds. Ramp also has an overall business limit, so confirm how that top-level limit works for your structure. (support.ramp.com)
- **Brex** – Lets administrators set entity-specific and user-specific card controls. One important caveat: the combined limits across entities and users cannot exceed the overall spending limit Brex establishes for the company. (brex.com)

Practical distinction: If you need separate accounting and card limits for subsidiaries under one program, both appear relevant. If each company needs its **own independent underwriting or credit line**, ask providers directly whether they can establish separate facilities—the published controls don't establish that each entity gets an independent credit limit.

When comparing, ask whether each company can have its own liability, funding source, statement, credit limit, and accounting integration—not just its own card-level spending caps.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp, Brex, Rho, Aspire, Airwallex, Jeeves

Here's what current sources say about running one US card program across several companies, each with its own limits.

Structure to look for

Multi-entity programs generally mirror the group's org chart. One vendor describes the hierarchy as group, then entities, then sites, then cardholders. Limits per cardholder, entity, BU, and category are the benchmark, and a single global cap per card is a red flag. Another source puts it more sharply: per-entity card issuance with isolated spend limits, ERP field mapping that writes entity identifiers at the transaction level, and a consolidated reporting view separate real multi-entity platforms from those that only market the feature.

Providers that come up for this use case

- **Ramp:** Controllers can create separate entities within a single Ramp organization, assign dedicated card programs and budgets to each, and set approval policies that never cross entity lines. It is strongest with NetSuite and Sage Intacct users.

Question t05 · Claude, continued

- **Brex:** Sources repeatedly describe it as the stronger choice when subsidiaries are international. One source says it supports multi-currency card programs and can issue cards in multiple countries under a single parent account. Eligibility is for US-incorporated companies, and applicants need a U.S. EIN, U.S. incorporation and operations.
- **Rho:** Its app lets you switch between your businesses, which suits separate companies under one owner.
- **Aspire:** Suited to a newer entity without US credit history, since it uses a collateral-backed limit rather than relying on years of credit history.
- **Airwallex and Jeeves:** Better fits if cross-border spend matters. Jeeves is described as built for multiple subsidiaries, international contractors, and cross-border payments.

Practical points

- Confirm whether each entity needs its own card program or can sit under one organization with sub-entities. Accounting and audit treatment often depends on this.
- Check ERP support, since each entity usually needs its own chart of accounts and GL mapping.
- Check how intercompany spend is handled when one entity pays for another. One source notes that the group needs to trace intercompany flows when one subsidiary paid on behalf of head office.
- Most of these comparisons come from vendor blogs, so verify current eligibility, limits, and fees directly with each provider before deciding.

If you tell me how many companies are involved, whether they are US-only or have foreign subsidiaries, and which accounting system you use, I can narrow this to one or two options.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:06 UTC

RECOMMENDED Brex, Rho, Airwallex, Ramp

For companies managing multiple entities, the most effective approach is to use **modern spend management platforms** that allow for "multi-entity" or "global" administration. Unlike traditional bank-issued cards, these platforms are designed to provide centralized oversight while maintaining strict, segregated controls for each subsidiary.

Recommended Platforms for Multi-Entity Management

Several providers are specifically recognized for their ability to handle complex organizational structures with separate credit limits and reporting:

- **Brex:** Highly regarded for its ability to manage multiple legal entities under one umbrella. It provides a single console for finance teams to view total credit limits and expenses while allowing for subsidiary-specific limits, local currency billing, and compliance reporting.

Question t05 · Gemini, continued

- **Rho:** A strong fit for US-incorporated businesses with multiple entities. Its platform allows you to switch between different business entities within the app, providing entity-level controls and granular spend management.
- **Airwallex:** Particularly useful if your companies operate internationally. It is built around multi-currency spending and allows for flexible, separate limits across different departments or entities.
- **Ramp:** Offers robust spend controls and automated expense management. While known for mid-sized operations, its platform allows for strong enforcement of budgets and limits at the card and team levels.

Key Features to Look For

When evaluating these programs for your companies, prioritize the following capabilities:

- **Centralized Control with Segregated Limits:** Ensure the platform allows you to set independent, hard spending limits for each entity or subsidiary. This prevents one company's spending from impacting the credit availability of another.
- **Entity-Level Reporting:** The dashboard should enable you to switch between entities seamlessly to view spend data, tax compliance, and GL (General Ledger) coding for each specific company.
- **Unified Expense Management:** Look for platforms that sync transactions directly into your accounting software (e.g., QuickBooks, Xero, or ERP systems) with the ability to map expenses to the correct entity's books.
- **Scalable Issuance:** The ability to issue virtual and physical cards instantly for specific projects, departments, or entities is critical for maintaining "tight" budget control without manual interference.
- **Underwriting Model:** Many of these modern platforms underwrite based on the company's cash balance or revenue rather than a personal guarantee or personal credit score, which is often preferable for corporate structures.

Implementation Best Practices

1. **Define Policies by Entity:** Even with a centralized platform, establish clear, entity-specific spending policies to ensure local compliance and budget adherence.
2. **Automate Reconciliation:** Use the platform's native accounting integrations to automate the matching of receipts and transactions to the correct entity's financial records.
3. **Role-Based Access:** Configure your admin console to restrict access so that team members can only view or manage cards and budgets for their specific entity.
4. **Regular Audits:** Despite automated controls, schedule periodic reviews of spending patterns across all entities to ensure policies remain aligned with business needs.

It is recommended to request a demo from the providers mentioned above (particularly **Brex** and **Rho**) to see firsthand how their "entity-switching" features function in a real-world multi-company environment.

SEARCHED

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Question t05 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

RECOMMENDED Brex (top pick), Ramp

If you mean **one card programme covering several US legal entities, with a separate spending limit for each**, **Brex appears the closer fit**: it supports tracking spend across subsidiaries and setting individual spend limits, while noting that all entities still share one overall company credit limit.⁷¹²

Ramp also supports managing multiple entities in one account and assigning cards or funds to entities. But its help documentation says you **can't allocate separate underwriting or credit limits by entity** within that single account.¹ If entities need fully independent limits and operation, Ramp suggests separate accounts—where cards, limits, and settings are independent.¹

Practical shortlist

- **Brex**: Ask whether its entity-specific limits meet your requirement, and confirm how the shared aggregate credit limit affects each company.⁷¹²
- **Ramp**: Consider one account if you mainly need entity-level card attribution and accounting; consider separate accounts if each company needs its own independent limits.¹

Before choosing, clarify whether “separate limits” means **per-card/employee budgets** or **separate company-level credit limits**—these providers distinguish those concepts.

SEARCHED

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How do I tell whether a US corporate card's rewards outweigh its fees?

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

MENTIONED Amex

Compare the card to the **best no-fee alternative**, not to zero. The question is whether the rewards and benefits you'll *actually use* cover the card's extra costs.

1. Estimate rewards from your real spending

Use a year of card transactions and apply the card's earn rates by category. For points or miles, use a conservative value based on how **your business** redeems them—not the issuer's most optimistic advertised value. Redemption options and point values can vary, and rewards terms may change. (consumerfinance.gov)

Estimated annual rewards =

spend in each category × earn rate × realistic value per point

2. Add only benefits you'll use

Count credits, travel perks, or expense-management features only if they replace something you would otherwise pay for. A \$200 credit is worth \$200 only if your business would have spent that \$200 anyway.

3. Subtract all incremental costs

Include the annual card fee, rewards-program or enrollment fees, employee-card fees, foreign-transaction fees, and any other costs. For corporate cards, check whether fees apply per account, per card, or per enrolled program; for example, Amex lists an annual program fee for some Corporate Membership Rewards enrollments. (americanexpress.com)

4. Compare against your alternative

A useful calculation is:

Net annual value =

rewards + usable benefits – all fees – value of rewards from the no-fee alternative

If you're comparing two cards, use the *difference* in their rewards and fees. That avoids crediting a premium card for rewards you'd earn anyway.

Example: Your card earns an estimated \$1,800 in rewards and provides \$300 in benefits you'd genuinely use. Its fees total \$500. A no-fee alternative would earn \$1,200. The premium card's extra value is **\$400**: (\$1,800 + \$300 – \$500) – \$1,200.

Finally, check the card's current pricing and rewards terms, and run the calculation without sign-up bonuses first. Treat a bonus as a one-time benefit, not evidence that the card pays off every year. The CFPB notes that rewards offers can have conditions in the fine print and that rewards values may be changed. (consumerfinance.gov)

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Claude claude-haiku-5-5 · 29 October 2026, 14:06 UTC

BRANDS READ none

Compare the card's **net** value, after the fee and after the best no-fee alternative, against the same spending. Here's how to do that.

1. Estimate what you'll actually earn. Use your real annual spend by category, not the headline rate. One guide advises adding the annual rewards and credits you'll realistically use, then subtracting the annual fee, expected interest, and transaction fees. Count perks conservatively. Don't count a travel credit, software discount, or lounge benefit at full value unless you would have paid for it anyway.

2. Subtract a no-fee baseline. This step is easy to skip. A fee card should be compared with a flat-rate no-fee card on the same spend. One example: a card charges \$95 and produces \$280 in rewards on normal spending. A no-fee card would have produced \$190. The fee card's advantage is only \$90, so it doesn't cover the fee.

3. Find the break-even point. When only the reward rates differ, break-even spending = annual fee ÷ incremental reward rate. For example, a \$95 fee with a 1% rate advantage over the no-fee card needs about \$9,500 of extra annual spending in the bonus categories before it pays off.

4. Treat the sign-up bonus separately. The sign-up bonus is counted once; fees and ongoing rewards repeat every year. So a card can be worth it in year one and not in year two. Remove the sign-up bonus from the equation. Calculate rewards + credits versus fee. If negative, call for a retention offer or downgrade.

5. Value points conservatively. Points are worth only what you'd really redeem them for. Cash back can be straightforward, while travel points may have different redemption values and availability. Use your cents-per-point figure for the redemptions you'd actually make, not the best-case transfer value.

6. Subtract interest if you carry a balance. Rewards are only worth it if you pay the balance in full – interest at typical card APRs wipes out any rewards quickly. For example, carrying a \$10,000 balance for 3 months at a 22% APR would cost you roughly \$550 in interest, which can erase a year of rewards.

Worked example (my own numbers): Assume \$40,000 of annual spend, with \$10,000 in bonus categories.

- Fee card: \$95 annual fee, 3% on the \$10,000 in categories (\$300) and 1% on the other \$30,000 (\$300). Gross rewards are \$600, so net is \$505.
- No-fee card: a flat 1.5% on all \$40,000 gives \$600.

The no-fee card wins by \$95 a year, even though the fee card's headline rate is higher. If the fee card also included \$150 of credits you'd use anyway, the picture would change, which is why you should count only the credits you'd really use.

Quick checklist for a yearly review: realistic annual spend by category; rewards at a conservative point value; credits and perks you'd really use; minus the fee; minus expected interest; compared with the best no-fee card on the same spend. If the fee card still comes out ahead, keep it. If not, downgrade or cancel.

Note that "corporate card" can mean several products (charge cards, employee-spend platforms, or ordinary business cards), and their fee and rewards structures differ. Check the current terms for your specific card, since offers and fees change often.

Question t06 · Claude, continued

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:06 UTC

BRANDS READ none

To determine if a US corporate credit card's rewards outweigh its fees, you must move beyond the "headline" reward rate and conduct a net-value analysis. Because corporate card programs often serve different purposes than personal cards—prioritizing expense management and cash-flow control over simple point accumulation—the calculation requires a holistic view.

Here is how to evaluate whether the card is providing true value.

1. Calculate the "Net Reward"

Start by quantifying the actual monetary value of the rewards earned versus the costs paid.

- **Estimate Annual Rewards:** Calculate your expected annual spend and apply the card's reward rate. Be conservative; if a card offers bonus points in specific categories (e.g., travel), only count the spending you are certain will qualify.
- **Assign a Dollar Value:** Many points/miles are valued at roughly 1 cent each, but this can fluctuate based on how you redeem them. Use a realistic redemption value (e.g., travel bookings vs. statement credits) rather than the highest possible hypothetical value.
- **Subtract All Costs:** Total your annual fees, plus any additional fees for "enrolling" in rewards programs (which some corporate cards require). Also, account for **hidden costs**, such as foreign transaction fees or surcharges you might incur if a merchant passes their processing costs on to you.

2. Factor in "Soft" Benefits

Corporate cards often provide value that does not show up as a line item on a rewards statement but saves the business time and money. When deciding if the card is worth it, consider these factors:

- **Expense Management Efficiency:** Does the card integrate directly with your accounting software? Reducing manual reconciliation time and minimizing missing receipts can be worth significantly more than the cash back earned.
- **Float and Cash Flow:** Corporate cards can provide an interest-free "float" between the time of purchase and when the bill is paid, which can be a strategic advantage for cash-flow management.
- **Spend Controls:** The ability to set limits and restrict spending by category or vendor helps prevent misuse and "leakage" (unauthorized or duplicate spending), which can save far more than a 1–2% reward rate.

3. Evaluate the "Control Gap"

In a corporate setting, the cost of *not* having a proper card program can be high.

- **Reimbursement Costs:** If you move away from a corporate card to a system where employees use personal funds and get reimbursed, you face the hidden costs of manual processing, payment delays, and potential employee dissatisfaction.

Question t06 · Gemini, continued

- **Liability and Credit:** Unlike small-business cards, many corporate cards offer features that remove personal liability from employees and don't affect their personal credit scores. This "risk-free" aspect is a non-monetary benefit that often justifies a card even if the rewards are modest.

4. Check for Specific "Corporate" Nuances

- **Confirm Ownership of Rewards:** Always verify who owns the rewards. In many corporate card programs, the rewards accrue to the company, not the individual employee.
- **Check for Enrollment Fees:** Some corporate cards do not automatically include a rewards program; they may require a separate, optional fee to "opt-in" to earning points. Check if this fee is worth the expected yield.
- **Compare to Alternatives:** If your primary goal is rewards, ensure you aren't being restricted by company policy from using a higher-earning card. However, always prioritize the card that provides the best *overall* financial management tools for the company.

Summary Checklist

If...	Then the card is likely worth it
High Spend	You likely break even on fees through volume alone.
Integrated Accounting	The time saved on expense reporting often outweighs the annual fee.
Strict Controls	The prevention of "leakage" and misuse provides higher ROI than points.
Low/No Rewards	Focus on the value of the software features and expense controls instead.

The Bottom Line: If the card's primary value is operational efficiency (streamlined accounting, spend visibility, and time savings), it is often "worth it" even if the rewards themselves barely cover the annual fee. If you are comparing cards, weigh the **net financial gain** (rewards minus fees) alongside the **operational savings** (time and error reduction).

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

BRANDS READ none

Compare the card's **realistic annual reward value** with its **all-in annual cost**—not just its advertised earn rate.

1. Estimate rewards from your actual spend

Use your expected yearly card spend, broken down by category, and apply the card's earn rates, caps, and exclusions. For points or miles, use a conservative value based on how your company will actually redeem them; don't assume the best-case travel value. The value can vary considerably by redemption method.⁶

Example: If you spend \$120,000 a year and earn an average of 1.5% in usable rewards, that's about **\$1,800** in annual rewards.

2. Subtract every fee and cost

Include the annual card fee, rewards-program or enrollment fees, fees for employee cards, and any charges your company expects to incur—such as foreign-transaction or payment-processing fees. Check the agreement for what purchases earn rewards and what is excluded; some programs exclude fees and other transactions.⁶

Question t06 · Perplexity, continued

If you need to carry a balance, account for interest too. Paying interest to earn rewards usually defeats the point.

3. Count perks only if you'd otherwise pay for them

Add credits, discounts, or travel benefits only at the amount your business realistically expects to use. A \$300 credit is worth \$300 only if it replaces a purchase you would have made anyway. Card-rating methods similarly account for fees, reward rates, bonuses, and the cash-equivalent value of perks.¹

4. Calculate the break-even point

A simple formula is:

Net annual value = rewards you'll actually use + usable perks – fees – other card-related costs

For a flat-rate cash-back card, a quick break-even calculation is:

Annual spend needed to cover the annual fee = annual fee ÷ cash-back rate

For example, a \$300 fee at 2% cash back requires **\$15,000** in eligible annual spend just to cover that fee. If the card has a \$90 rewards-program fee as well, include it in the total fee.⁶

5. Check the details that can change the result

Confirm reward caps, redemption minimums and restrictions, whether rewards expire, who owns or controls the points, and how rewards work for employee cards. If the reward is a points currency, compare its realistic value with a no-fee or cash-back alternative.

Bottom line: Choose the card if its conservative, usable rewards and perks exceed all fees by enough to justify the added complexity. Treat a signup bonus as a one-time benefit, not proof that the card pays off every year. Rewards earned on spending are generally treated as purchase rebates for tax purposes, so ask your tax adviser how to reflect them in your business's records.⁷

SEARCHED

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APPENDIX A · QUESTION T07 · TAIL · RECOMMEND · DECISION

US corporate card platform with single sign-on and role-based admin access

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp, Brex MENTIONED Okta, Microsoft Entra ID

Ramp is a strong fit: its corporate-card platform supports SSO with Okta, Google, and Microsoft Azure, and provides role-based permissions for admins, finance, accounting, employees, and other users. Custom roles are available on eligible plans. (ramp.com)

Brex is another option, with standard roles and configurable custom roles on Premium and Enterprise plans; some features depend on plan. (brex.com)

If you meant this as a vendor-research brief, tell me your company size and identity provider (e.g., Okta or Microsoft Entra ID), and I can narrow the shortlist.

SEARCHED

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corporate cards SSO RBAC role-based access official Ramp Brex Airbase
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Claude claude-haiku-5-5 · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp (top pick), Brex, Rho, Expensify MENTIONED Okta, Microsoft Entra ID

I couldn't confirm SSO and admin-role details for each card vendor from current sources, so check each vendor's security page or sales team before you commit.

Strong candidates (US-based):

- **Ramp:** The best-known option for finance teams. Its published workflows notify the right approvers based on spend amount or team role, which covers role-based approvals. Ramp is the best overall pick for most finance teams because it combines corporate cards, spend controls, and automation in one platform.
- **Brex:** Suited to multi-entity companies. Brex publishes spend limits with embedded controls for category and merchant. That makes it a fit if you need per-subsidary limits.
- **Rho:** Strong on card-level controls. Rho Corporate Cards include controls for team and vendor cards in the Rho app. Its admin permissions are less clearly documented in what I found.
- **Expensify:** A good choice if you already use it for expenses. Expensify combines expense management with built-in corporate card functionality, giving finance teams a single platform to issue cards, monitor spend in realtime, enforce policies, and reconcile transactions automatically.

What to verify: A common buying checklist asks for SOC two Type II and PCI DSS compliance at minimum, plus SSO and role-based access control for your admin layer. Ask each vendor directly for:

1. SAML or OIDC SSO support, and whether it works with your identity provider (Okta, Microsoft Entra ID, Google).
2. SCIM provisioning, so user access is added and removed automatically.
3. Custom admin roles, or only fixed presets such as admin, manager, and employee.

Question t07 · Claude, continued

4. Whether SSO is limited to higher-priced plans.

Your identity provider handles the SSO itself, so the card platform only needs to connect to it. For example, Okta is a standalone identity platform built specifically for workforce and customer identity, and it can serve as the SSO layer in front of whichever card platform you pick.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, Airbase MENTIONED Okta, Microsoft Entra ID

For US-based organizations, several leading corporate card and spend management platforms provide both **Single Sign-On (SSO)** and **Role-Based Access Control (RBAC)**. These features are generally standard for platforms targeting mid-market and enterprise-level companies to ensure security and compliance.

Top Corporate Card Platforms with Enterprise Features

The following platforms are widely recognized for their robust security, integration capabilities, and administrative controls:

- **Ramp:** Known for its strong focus on policy enforcement and spend management. It supports enterprise-grade security, including SSO and granular role-based permissions, which allow finance teams to manage administrative access effectively.
- **Brex:** A comprehensive financial operating system that offers corporate cards alongside expense and bill management. It is highly tailored for startups and scaling businesses, providing SSO integration and administrative controls to manage team spend and user roles.
- **BILL Spend & Expense (formerly Divvy):** Frequently used by organizations prioritizing budget discipline. It supports SSO (including Google, Microsoft, and Okta) and provides detailed card controls and administrative access levels.
- **Airbase:** Often positioned as a platform for businesses needing a complete, enterprise-ready spend management solution. It includes robust features for managing user roles, approvals, and secure access.

Key Considerations for Your Selection

When evaluating these platforms, keep the following in mind:

- **Tier-Based Gating:** While these platforms offer SSO and RBAC, they are often gated behind "Enterprise" or "Priority" service tiers. You should verify with the sales team of your shortlisted providers whether these specific features are included in your desired plan.
- **Integration with Identity Providers (IdP):** Most of these tools integrate seamlessly with major IdPs like **Okta**, **Microsoft Entra ID (formerly Azure AD)**, and **Google Workspace**. Confirm that the platform you choose supports the specific IdP your organization currently uses.

Question t07 · Gemini, continued

- **Lifecycle Management (SCIM):** For larger organizations, look for platforms that support **SCIM (System for Cross-domain Identity Management)** in addition to SSO. This allows for automated user provisioning and, crucially, immediate de-provisioning (offboarding) when an employee leaves the company.
- **RBAC Granularity:** Not all RBAC systems are the same. In your demos, ask specifically about how you can restrict access to sensitive financial data versus day-to-day card management. Ensure that the "admin" roles can be scoped to specific departments or entities if your company operates across multiple US subsidiaries.

If you are currently evaluating these for an enterprise environment, it is highly recommended to request a demo specifically focused on **"Identity and Access Management"** to see how the platform's role permissions map to your existing organizational structure.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp, Brex

Ramp is a strong fit for a US corporate card platform with both SSO and role-based admin access. Its corporate card product lets admins issue physical and virtual cards, and its support documentation describes SAML and Google SSO plus controls to configure sign-in methods by user role.⁵¹⁴ Ramp also assigns access according to roles such as Admin, Accounting, and Manager, with permissions determining what users can view and manage.³

Brex is another option: it offers corporate cards and standard roles, with custom roles available on Premium and Enterprise plans.²⁶ Confirm the SSO options and plan requirements with Brex for your specific setup before choosing.

SEARCHED

US corporate cards single sign-on role based access admin Ramp
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Question t07 · Perplexity, continued

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APPENDIX A · QUESTION T08 · TAIL · RECOMMEND · DECISION

US company card where each card has its own limit and can be frozen instantly from an app

ChatGPT gpt-6-luna · 29 October 2026, 14:06 UTC

RECOMMENDED Ramp, Chase

Ramp is a strong match: you can set spending limits for individual cards and freeze a card instantly from its dashboard. It offers virtual and physical company cards. (ramp.com)

If you meant a **traditional bank-issued credit card**, Chase also advertises employee-card spending limits managed online or in its mobile app. (chase.com)

SEARCHED

US business credit card individual employee card spending limits freeze card app Ramp official
US company cards set individual card limits freeze instantly app official Brex
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Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

RECOMMENDED Ramp (top pick), Rho, BILL Spend & Expense, Brex, Payhawk, Stripe Corporate Card

For a US company where each card has its own limit and can be frozen from an app, these are the strongest fits based on current reviews:

- **Ramp** is the closest match. Each card can carry its own limits, and a finance team can freeze or cancel it instantly. Rho, for example, lets a company issue virtual cards to any employee alongside physical ones, with per-card merchant restrictions and spend limits, and a finance team can freeze or cancel a card instantly. Ramp is the one I'd check first. Additional employee cards and virtual cards are \$0, and its controls are strict: an employee attempting to exceed their limit sees the transaction declined instantly at the point of sale. Its eligibility is based on cash in your bank account, with one source citing typically 50–75% of your balance as the basis for limits, and a minimum of \$25,000 in bank balance.
- **BILL Spend & Expense (formerly Divvy)** is the best fit if you want hard budget caps. Its cards are tied to budgets: freeze cards, adjust limits, and request funds instantly via the mobile app. Choose BILL if you need hard-stop limits on every card. Its cash requirement is lower, around \$20k+, and it works for businesses that want a revolving line.
- **Brex** offers per-card limits, but its controls are more flexible than hard stops. Brex sets policy thresholds that trigger alerts and can decline transactions. It also has a higher bar: Brex's eligibility criteria focus on venture-backed startups, enterprise companies and businesses with annual revenue in the millions.
- **Rho** is a good alternative if you want per-card controls without a per-card fee. No per-card fee is listed among its features, and its vendor cards can be set up as single-use, monthly, or fixed-limit when created.

Two other options come up in reviews, though I'd treat them as secondary for a US company. Payhawk lists instant freeze among its features, and Stripe Corporate Card offers real-time spend tracking within Stripe dashboard, but it's tied to Stripe payment volume.

Question t08 · Claude, continued

My suggestion: if you're well-funded, start with Ramp. If your cash balance is lower, look at BILL. If you want the most flexible approval rules and you qualify, consider Brex. Check current eligibility and fees directly with each provider, since these terms change often.

SEARCHED

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Ramp Brex Divvy virtual cards individual limits freeze

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, Rho MENTIONED QuickBooks, NetSuite, Xero

Several modern corporate card platforms in the U.S. offer the functionality you are looking for. These services are typically designed as "spend management" platforms that provide both the credit card and the software interface to control them.

Recommended Corporate Card Platforms

The following platforms are widely recognized for their ability to issue cards with individual limits and allow for instant freezing via an app or web dashboard:

- **Ramp:** Known for strong automation and spend controls. You can set individual, per-transaction, and periodic spend limits, and admins can instantly lock or unlock cards and funds directly from the platform.
- **Brex:** A popular choice for startups and growing businesses. It allows you to issue cards with custom "Spend Limits" assigned to individuals or teams. These limits can be adjusted, and cards can be managed/frozen via their app.
- **BILL Spend & Expense (formerly Divvy):** Specifically built for expense management, this platform allows admins to set granular budgets and limits for every cardholder. Cards can be frozen instantly from both the mobile app and web browser.
- **Rho:** Offers corporate cards with similar robust spend management features, including the ability to set limits and control cards centrally.

Key Features of These Platforms

When choosing between these options, look for these standard capabilities that meet your requirements:

- **Individual Card Limits:** You can set a specific dollar amount (e.g., a monthly budget or a per-transaction limit) for each employee card.
- **Instant Freeze/Lock:** If a card is lost, misused, or an employee leaves, you can deactivate the card instantly through your administrative dashboard.

Question t08 · Gemini, continued

- **Virtual Cards:** Most of these platforms allow you to generate virtual cards instantly. These are ideal for online subscriptions or one-off purchases, as they can be "locked" to a specific vendor, meaning they won't work if stolen or used elsewhere.
- **Expense Tracking:** Since these cards are linked to software, transactions are typically tracked in real-time, often with automated receipt collection and accounting software integrations (e.g., QuickBooks, NetSuite, Xero).

Considerations Before You Apply

- **Liability:** Many of these modern platforms are "corporate liability" cards, meaning the business is responsible for the balance rather than the individual, and many do not require a personal guarantee.
- **Underwriting:** Unlike traditional banks that rely on personal credit scores, these fintech platforms usually underwrite based on your business's cash flow, bank account balance, or funding history.
- **Fees:** Many of these platforms offer their core card and software services for free, making money instead through interchange fees (paid by merchants), though some have premium tiers with advanced features.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

RECOMMENDED Ramp, Brex

Ramp looks like a strong match: it offers individual card spending limits, and its mobile app lets users lock and unlock physical cards.¹¹⁰

Brex is another option with employee card limits and virtual cards tied to specific spend limits.¹¹¹³ The sources I found confirm its limit controls, but don't confirm app-based instant freezing, so verify that feature with Brex before choosing.

SEARCHED

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Question t08 · Perplexity, continued

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US company card to replace petty cash for staff working on site

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

RECOMMENDED Ramp, PEX, U.S. Bank

A **company purchasing card (P-card) or controlled employee spend card** is usually the closest replacement for petty cash when staff make small purchases on site.

Options worth comparing:

- **Ramp** – physical cards for field staff, with limits and merchant controls; it also promotes job-site/project coding and receipt capture for construction teams. (ramp.com)
- **PEX** – geared toward construction and industrial field spending, with cards for workers and controls by cardholder, merchant/category, day, or state. (pexcard.com)
- **Your existing business bank** – ask whether it offers employee or purchasing cards with individual limits and transaction controls; for example, U.S. Bank describes employee and utility-card options. (usbank.com)

For a straightforward rollout, issue **one named card per authorized employee** rather than sharing a card, set per-transaction and monthly limits, restrict allowed purchase types where practical, and require receipts plus a job/site code. Keep a small cash fallback for vendors or situations that won't take cards.

To narrow it down, compare **fees, funding/repayment model, card acceptance, receipt capture, accounting integration, and whether workers need a smartphone**. If you share your approximate staff count, typical purchases, and accounting software, I can suggest a better-fit shortlist.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

BRANDS READ none

Bottom line: For US field or on-site staff, a company-issued prepaid or purchasing card usually replaces petty cash better than a cash box. Each person gets a card with limits, and every purchase is logged when it happens. Keep a small cash float only for vendors who don't take cards.

Why cards beat petty cash

- Petty cash offers no real-time visibility until reconciliation, while a card shows the transaction at the moment of purchase.
- Cash controls are often informal, honor-based. Card controls are enforced at the point of sale.
- A single cash fund spread across sites multiplies the work. For example, a company with 10 locations and \$500 funds holds \$5,000 in idle cash across the organization, and each fund needs its own custodian and reconciliation. A central card program avoids that.
- Cards also cut reimbursements for staff. Employees don't have to pay out of pocket or file expense reports.

Question t09 · Claude, continued

Card options

- **Prepaid business card:** You load a set amount in advance. Employees can spend only the loaded balance, and it extends no credit. This is usually the closest match to petty cash, and it works well for crews who need a fixed budget.
- **Purchasing (P-card) or corporate credit card:** Better for higher or recurring spend. The tradeoff is that a credit check may be required and the company takes on credit exposure.
- **Business debit card:** Withdraws directly from the balance of the business bank account. It gives less isolation from operating cash.
- **Virtual cards:** Useful for online orders or single vendors, and can be single-use or amount-locked.

Setup for on-site staff

1. **Per-card limits:** Set daily and per-transaction caps by role.
2. **Category restrictions:** Block merchant categories that don't fit the job, such as cash withdrawals or unrelated retail.
3. **Receipt rules:** Require a receipt or documented purpose within a set window, and tie it to a job or project code. Cards can be allocated to projects, grants, cost centers, tasks, or budget line items.
4. **Per-site or per-project cards:** Use a card that is loaded for one job and shut down when the work ends, rather than a shared card.
5. **Alerts and freeze:** Turn on instant transaction alerts and make sure staff can freeze a lost card immediately.
6. **Reload process:** Decide who loads funds and how often. Prepaid cards require reload management.
7. **Cash float:** Keep a small, controlled cash amount for cash-only vendors, parking meters, or tolls, with the same reconciliation discipline you already use.

Points to confirm with your CPA or tax advisor

My search did not find US-specific guidance on how card spend is treated for tax or reimbursement purposes, so check these before you roll it out:

- Whether your accountable plan rules and documentation requirements apply to card spend and per diems.
- Sales tax treatment and any state-specific rules for prepaid card programs.
- How card issuance to employees is recorded for payroll and fringe benefits.

If you tell me your headcount, typical purchase size, and whether you have a bank relationship, I can suggest which card type fits best and draft a short card policy.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

RECOMMENDED Ramp, Brex, BILL Spend & Expense, Navan, Engine MENTIONED QuickBooks, Xero, Rho

Replacing petty cash with modern corporate card programs is a highly effective way to gain control, security, and visibility over field expenses. Unlike traditional petty cash—which is prone to loss, theft, and manual tracking headaches—these platforms offer digital, policy-enforced solutions.

Why Switch from Petty Cash

- **Proactive Control:** You can set individual spending limits (daily/monthly), restrict cards to specific merchant categories, and even block transactions that fall outside of your policy.
- **Real-Time Visibility:** Finance teams can see spending as it happens, rather than waiting for an expense report or the end of a billing cycle.
- **Reduced Admin Burden:** These platforms automate receipt collection and sync data directly with your accounting software (e.g., QuickBooks, Xero), eliminating the need for manual data entry and "receipt chasing".
- **Enhanced Security:** By issuing physical or virtual cards to employees, you eliminate the risks associated with holding physical cash on-site.

Top Recommended Platforms for US Businesses

Several US-based platforms specialize in modern spend management and are well-suited to replace petty cash for field staff:

Platform	Best For	Key Features
Ramp	Small to mid-sized businesses	Strong expense automation, no personal guarantee, excellent accounting integrations.
Brex	Scaling startups & tech-forward teams	High credit limits based on cash balance, global support, and treasury features.
BILL Spend & Expense	SMBs needing budget controls	AI-powered receipt capture and highly flexible, customizable budget controls.
Navan	Companies with travel & field needs	Combines travel booking with corporate card management for unified reporting.
Engine	Field workforces	Offers "Direct Bill" for hotels and strong travel-integrated card features.

How to Choose the Right Solution

When evaluating these options, consider these factors:

1. **Underwriting:** Most fintech platforms (Ramp, Brex, Rho) underwrite based on your business's cash flow rather than personal credit, and many do not require a personal guarantee.
2. **Integrations:** Ensure the platform syncs automatically with your existing ERP or accounting system to save your finance team time.
3. **Physical vs. Virtual:** Determine if your on-site staff primarily need physical cards for incidentals (like fuel or site supplies) or if virtual cards (for online procurement) will suffice.
4. **Pricing:** Many modern providers offer "free" tiers (often based on software usage), while others may charge per user or rely on interest-free charge card models.

Recommendation: If you are looking to replace a manual, cash-heavy process, start by auditing your monthly petty cash spend. If it exceeds what a few prepaid or charge cards can handle, prioritize a platform like **Ramp** or **BILL Spend & Expense** for their robust, automated policy enforcement and accounting sync.

Question t09 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

RECOMMENDED Ramp, BILL Spend & Expense

A **company-issued physical card for each on-site employee** is usually a practical replacement for petty cash. It avoids shared cash, gives workers a way to buy approved supplies or pay small site expenses, and creates a transaction record.

Two options worth comparing:

- **Ramp:** offers physical and virtual cards, employee-specific spending limits, and real-time expense tracking. Its core card and expense tools are advertised as free; advanced features may cost extra.²⁴
- **BILL Spend & Expense (formerly Divvy):** offers employee cards connected to budgets, with spending limits and transaction tracking; BILL advertises no annual fee for its card, subject to its terms and approval.¹⁸

For a job site, set it up like this:

1. Issue a named card to each worker who needs one—avoid a shared card.
2. Set a modest per-transaction and weekly limit, with higher limits available by supervisor approval.
3. Restrict purchases to relevant merchant categories or vendors where the platform allows.
4. Require a receipt and a short job/site note for each transaction.
5. Define what's allowed (for example, consumables and emergency supplies) and what requires preapproval.
6. Confirm the card works where your staff shop, including local suppliers, and check funding, eligibility, and fees before choosing.

If the main need is simply controlled site purchases, compare Ramp and BILL on **card acceptance, how limits are enforced, receipt capture, accounting integration, and eligibility**—not just the advertised price.

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Who is liable when an employee misuses a company card in the US?

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

BRANDS READ none

Usually the company is liable to the card issuer under the business-card agreement, while the employee may be liable to the company for charges they knowingly made outside their authorization. The exact answer depends on the card contract, what the employee did, and state law.

- **Employee knowingly used the card for personal or otherwise unauthorized purchases:** The company may seek repayment and discipline or terminate the employee; serious conduct may also raise fraud or theft issues. Whether the employee is personally liable to the card issuer depends on the agreement and any personal guarantee.
- **Someone else used a lost, stolen, or compromised card:** Federal law generally limits an employee's liability for unauthorized business-card use, but special rules can apply when a business has 10 or more cards from the same issuer. Report the loss or suspected misuse promptly and check the agreement. ([uscode.house.gov](https://www.uscode.house.gov))
- **The employer wants to deduct the amount from wages:** Don't assume it can do so automatically. Federal law bars deductions that cut into required minimum wage or overtime, and state law may impose additional restrictions. ([dol.gov](https://www.dol.gov))

A separate question is whether the **company is liable to a third party** for the employee's conduct. Employers can sometimes be responsible for employee acts within the scope of employment, but a purely personal misuse may fall outside that scope; the result depends on the facts and state law. ([law.cornell.edu](https://www.law.cornell.edu))

For a specific dispute, review the card agreement and company card policy, preserve receipts and statements, and get advice from an employment or business attorney in the relevant state.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

BRANDS READ none

Short answer: Usually both the company and the employee can be liable, but in different ways. The company owes the card issuer, and the employee can owe the company, face discipline, or in serious cases face criminal charges.

Question t10 · Claude, continued

- **Company to card issuer:** Your business is liable to the card issuer for all charges made on its accounts, including unauthorized ones. Whether the company can pass that cost to the employee depends on the card program.
- **Employee to company (civil):** Liability often depends on the card structure. Under an individual liability card program, employees are directly responsible for charges and must seek reimbursement from the employer. Even under corporate liability programs, employees can be held personally responsible for unauthorized personal charges or policy violations. Recovery is often pursued through reimbursement demands or small claims, though litigating the claim can be costly and time consuming for the employer, with no guarantee of a favorable result.
- **Employee to company (employment consequences):** Discipline is common. Misuse may result in disciplinary actions, including warnings, suspension, or termination. Some employers also use signed wage-deduction agreements, which are commonly used but are restricted by federal and state wage laws, so check your jurisdiction before relying on them.
- **Employee criminal exposure:** Misuse can be prosecuted as embezzlement when it is intentional. Under U.S. law, embezzlement involves the unlawful taking or use of funds by someone in a position of trust. Prosecutors generally look at intent, frequency, amount, and concealment. Knowingly using a company card for personal expenses without any intention of reimbursement can cross into criminal conduct, particularly when repeated or when the purchases are concealed, such as by falsifying expense reports. An honest mistake that is promptly reported and repaid is unlikely to trigger legal consequences.
- **Employer's own exposure:** A company can also be exposed if its controls were weak. Courts typically assess whether employer negligence contributed to unauthorized transactions, so lax oversight, unlimited cards, or failure to review statements can weaken the company's position.

Practical takeaways: Liability is shaped by three things: whether the card is individual or corporate liability, what the written card policy and employee agreement say, and whether the misuse was accidental or intentional. Companies should have a written policy, monitor statements, and act quickly by suspending the card and preserving records.

These sources are mostly card-vendor and HR blogs, and the law varies by state. This is general information, not legal advice. For a specific dispute, consult an employment or white-collar attorney in your state.

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

BRANDS READ none

In the United States, liability for an employee's misuse of a company card depends on the type of card agreement, the company's internal policies, and the nature of the misuse.

1. Financial Liability to the Card Issuer

Who is responsible for paying the bank or credit card issuer depends on the card's liability structure:

- **Company Liability:** In most corporate card programs, the company is contractually liable to the card issuer for all charges made on the account, regardless of whether the employee was authorized to make them. The company must pay the bill and then seek restitution from the employee.
- **Individual Liability:** Some programs use "individual liability" cards, where the employee is responsible for paying the issuer directly for all transactions. The employee then seeks reimbursement from the employer for legitimate business expenses. In this case, the employee is personally liable to the issuer if they fail to pay.

2. Legal Liability of the Employee

While the company may be on the hook to the bank, the employee who misuses the card can face significant personal legal and professional consequences:

- **Employment Consequences:** Misuse is a common cause for disciplinary action, up to and including immediate termination of employment.
- **Criminal Charges:** Deliberate or repeated misuse—especially for personal gain—can be classified as **fraud, theft, or embezzlement**. Depending on the severity and amount, this can lead to criminal prosecution, restitution orders, and jail time.
- **Civil Liability:** Employers may sue the employee in civil court (such as small claims court) to recover the funds that were misused.

3. Recovering Funds (Employer Restrictions)

Employers cannot always simply deduct misused funds from an employee's paycheck.

- **Wage Deduction Laws:** Federal and state laws often place strict limits on an employer's ability to deduct money from wages. In many states, you cannot legally deduct these costs from an employee's paycheck without their **written consent**.
- **Theft Exceptions:** Some jurisdictions have specific exceptions if the misuse constitutes "theft," but this often requires a formal police report and proof of a crime. Employers should always consult with legal counsel before making unauthorized deductions, as doing so can lead to penalties against the company.

Best Practices for Employers

- **Clearly Defined Policy:** Maintain a written policy that explicitly defines authorized versus unauthorized use and outlines the consequences for violations.
- **Regular Audits:** Frequently review credit card statements to catch misuse early.
- **Controls:** Utilize tools like spending limits, merchant category blocks, and mandatory receipt submissions to prevent misuse before it happens.

Disclaimer: I am an AI, not an attorney. Employment and wage laws vary significantly by state. If you are dealing with a specific instance of misuse, consult with a local labor law attorney or your HR department.

SEARCHED

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Question t10 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

BRANDS READ none

Usually, both the company and the employee can have different kinds of liability. The answer depends on the card agreement, who is named as responsible for the account, the employee's authorization, and state law.

- **To the card issuer:** The company may remain responsible for the bill under a corporate-liability arrangement, even if an employee made personal or otherwise improper charges. Some programs instead make the employee responsible, or impose joint liability. Check the cardholder agreement.⁹¹¹
- **To the company:** An employee who knowingly used the card for personal or unauthorized expenses may have to repay the company and could face discipline, termination, or, in serious cases, a theft investigation. The company may seek repayment, but it generally cannot simply deduct the amount from wages without complying with applicable federal and state wage laws.¹⁰¹³
- **If the card was used by someone else without the employee's authorization:** Federal law generally limits a cardholder's liability for unauthorized credit-card use to \$50 if statutory conditions are met. Special rules apply to business cards, including cards issued to ten or more employees, so the agreement matters.¹¹⁴

Bottom line: Misuse does not automatically make the employee solely liable to the card issuer. The company may have to pay the issuer first, then pursue the employee for repayment. For a specific dispute, review the card agreement and company policy, and consult an employment or consumer-law attorney in the relevant state.

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APPENDIX A · QUESTION T11 · TAIL · RECOMMEND · DECISION

UK corporate card that blocks spending at chosen kinds of merchant

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

RECOMMENDED Soldo, Lloyds Corporate Purchasing/Charge Cards, Revolut Business, Ramp UK

Yes. Look for **merchant-category controls**—often called **MCC** or **merchant category group (MCG) blocking**. They can decline transactions at selected types of businesses, such as gambling, bars or general retail.

UK options to check:

- **Soldo** – lets admins allow or block merchant categories, including subcategories, on employee cards. (support.soldo.com)
- **Lloyds Corporate Purchasing/Charge Cards** – offers merchant-category controls; Lloyds describes blocking at Merchant Category Group level. (lloydsbank.com)
- **Revolut Business** – has merchant and category spend controls, though its listed category controls may be less granular than Soldo's. (help.revolut.com)
- **Ramp UK** – advertises merchant and category restrictions for corporate cards. (ramp.com)

Worth knowing: these controls rely on how the merchant is classified by the card network, so they block a *type* of merchant—not necessarily particular items bought inside a shop. If you tell me your company size and which merchant types you want to block, I can narrow down the best fit.

SEARCHED

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Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

RECOMMENDED Spendesk, Payhawk, Emburse **MENTIONED** Amex Business Gold, Capital on Tap, Tide

Several UK corporate card and spend-management products let you block chosen merchant categories. The search results didn't confirm MCC-blocking for most high-street bank cards, so check the specific product before you buy.

Spend-management cards (strongest fit)

- **Spendesk:** It issues physical, single-use virtual, and recurring virtual smart company cards in the UK, with no per-user charges and no per-card charges. Its card controls include per-card spend limits, merchant category restrictions, and pre-payment approval enforcement. Note that its cards are prepaid, so they're funded upfront rather than credit.
- **Payhawk:** Offers recurring limits, single-transaction caps, merchant category allow/block lists, country restrictions, and time-based controls. It suits larger teams with significant international spend.

Question t11 · Claude, continued

- **Emburse:** Its cards let finance teams set individual spend limits, block specific merchant categories, and enforce multi-level approval workflows. It also works as an overlay on an existing credit line, which may suit you if you want to keep current high-limit cards.

Credit cards

- The results didn't confirm MCC-blocking features for Amex Business Gold, Capital on Tap or Tide. Check their card-control settings directly. Also note that Capital on Tap, the Tide Business Credit Card, and American Express Business Gold have eligibility restrictions. Amex are now restricted to limited companies and LLPs, and you have to be a director or an LLP member.

Things to check before choosing

- Ask whether blocks are applied at the point of sale. Blocks apply at the point of sale so the transaction just declines if it doesn't fit the rules.
- Ask whether the provider offers allow-lists as well as block-lists. Allow-lists suit single-purpose cards. For single-purpose cards, such as a marketing card, use an allow-list instead of a block-list.
- Be aware of the limits. Category codes are assigned by the merchant's processor, so a block-list is a strong filter rather than a perfect one. Keep receipt checks alongside blocks.

If you tell me your company size, whether you need credit or can work with prepaid, and roughly how much you spend, I can narrow this down.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

RECOMMENDED Soldo, Pleo, Spendesk, Airwallex, Wallester, Payhawk, Enfuze **MENTIONED** Xero, QuickBooks, Amazon, Sage

In the UK, the most effective way to block spending at specific types of merchants is by using a **spend management platform** that offers **Merchant Category Code (MCC) controls**.

Unlike traditional bank-issued corporate cards, these modern platforms allow you to set granular, real-time rules for each physical or virtual card you issue to employees.

How It Works

- **Merchant Category Codes (MCCs):** Every merchant is assigned a 4-digit code (e.g., 5812 for restaurants, 7995 for gambling) when they set up their card payment processing.
- **Real-Time Enforcement:** When an employee attempts a transaction, the platform receives the merchant's MCC and compares it against your rules. If the category is blocked, the transaction is declined instantly before it can be processed.

Question t11 · Gemini, continued

Recommended Platforms for UK Businesses

Several platforms popular in the UK provide this level of control. They are typically paired with expense management software, making them ideal for enforcing company policies:

- **Soldo:** Highly regarded for its strict control features. It allows you to create specific card rules, such as blocking categories like gambling or bars, and even limiting cards to specific categories like "Transport" for fuel cards.
- **Pleo:** Widely used by UK SMEs, Pleo allows for robust expense tracking and card controls, including the ability to limit where and how cards can be used.
- **Spendesk:** Designed for businesses with more complex spending needs, it offers advanced approval workflows and granular card restrictions based on merchant categories.
- **Airwallex:** Provides multi-currency corporate cards with flexible spending controls, including MCC-based restrictions suitable for growing businesses.
- **Wallester / Payhawk:** Both are frequently cited in the UK market for their strong integration with accounting software (like Xero and QuickBooks) and their ability to apply per-card limits and category controls.

Important Considerations

- **Limitations of MCCs:** While MCC blocking is powerful, it is not always perfect. Some merchants may use generic or "miscellaneous" codes that do not accurately describe their business, which can occasionally lead to legitimate expenses being blocked or prohibited ones slipping through.
- **Vendor-Specific Locking:** If you need to restrict spending to one specific shop or website (e.g., "only Amazon" or "only a specific fuel station chain"), some platforms (like Enfuze or specialised virtual card providers) allow you to lock a card to a specific merchant ID rather than just a category.
- **Audit Trail:** By using these platforms, you get a digital record of every blocked attempt, which can be useful for identifying training needs or potential policy violations within your team.

Recommendation: If you are currently with a traditional bank, consider switching to one of the platforms mentioned above. They are specifically designed to solve the "lack of control" problem and integrate directly with UK accounting software like Xero, Sage, or QuickBooks.

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Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

RECOMMENDED RBS ClearSpend, Bank of Scotland Corporate/Purchasing Cards, Handelsbanken Corporate Purchasing Card, Soldo, Moss

Yes. In the UK, this feature is usually called **merchant-category blocking** or **MCC controls**: an admin blocks selected types of merchants, and transactions coded to those categories may be declined.

Options to look at:

- **RBS ClearSpend** – offers merchant-category blocking and card limits managed in real time. ¹
- **Bank of Scotland Corporate/Purchasing Cards** – admins can block merchant-category groups; the bank says blocks can be configured by programme and transactions in blocked groups are declined when authorised. ²
- **Handelsbanken Corporate Purchasing Card** – offers individual spending limits and merchant-category controls through its online card service. ³
- **Soldo** – offers per-card controls including approved categories and specific suppliers. ⁴
- **Moss** – says admins can block merchant categories on virtual cards, as well as set spending and time limits. ⁵

Worth checking before choosing: ask whether the restriction is enforced at authorisation (so the payment is declined), whether it applies to physical as well as virtual cards, and which categories can be blocked. These controls generally use the merchant's category code, so they may not identify the exact item bought from a broadly classified retailer. ²⁵

Sources: ¹ RBS ClearSpend (rbs.co.uk) · ² Bank of Scotland corporate card guide (business.bankofscotland.co.uk) · ³ Handelsbanken Corporate Purchasing Card (handelsbanken.co.uk) · ⁴ Soldo corporate cards (soldo.com) · ⁵ Moss virtual cards (getmoss.com)

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APPENDIX A · QUESTION T12 · TAIL · RECOMMEND · DECISION

Company card in Germany that prompts staff to upload a receipt straight after each payment

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

RECOMMENDED Revolut Business (top pick), Pleo

Revolut Business looks like a close match. After a card payment, staff get a push notification prompting them to submit the expense and upload a receipt; tapping it opens the receipt-upload flow. Admins can make receipts a required expense detail, and Revolut says cards may be frozen if required information isn't submitted within the company's set timeframe. (revolut.com)

It's available to eligible businesses registered in Germany, though eligibility depends on the company's legal form. (help.revolut.com)

Alternative: Pleo also prompts cardholders after a transaction when receipts are set as a required field, leaving the expense in their to-do list until completed. (pleohelp.freshdesk.com)

SEARCHED

Germany company card receipt upload immediately after every payment employee card app receipt capture
Firmenkarte Beleg direkt nach Zahlung Mitarbeiter Karte Beleg hochladen Deutschland
Moss Spendesk Pleo Germany card receipt prompt after each transaction receipt upload
site:revolut.com/business Germany business cards receipt upload notification after payment
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plus 50 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

RECOMMENDED Pleo, Moss, Holvi Business Mastercard, Spendesk, Qonto MENTIONED DATEV, Brex, BILL

Several card providers active in Germany prompt staff to photograph a receipt right after a card payment. The main options I found:

- **Pleo:** A German-language review says staff get a push notification after a card payment asking them to photograph the receipt in the app. Sobald du also eine Ausgabe mit der Kreditkarte tätigtst, bekommst du eine Push-Nachricht auf dein Smartphone gesendet mit der Aufforderung den Beleg direkt abzufotografieren. Pleo also sends reminders for missing receipts, and wöchentlich per Push-Nachricht auf Smartphone, Smartwatch und per E-Mail is how that is described.
- **Moss:** Moss is a German-market option. One provider listing mentions Digitaler Belegupload und Erinnerungen (digital receipt upload and reminders) on its card plan, and another says Belege werden automatisch erfasst und vorkontiert sowie direkt an die Buchhaltung übergeben, inklusive DATEV-Integration.
- **Holvi Business Mastercard:** An older German article says it erinnert euch zum Beispiel direkt nach einer Kartenzahlung per Pushnachricht daran: Ihr fotografiert den Beleg per App. That source is about four years old, so check whether this is still current.

Question t12 · Claude, continued

- **Spendesk:** Its prepaid card model ties receipt requests to the purchase moment. It is vendor marketing, so treat the claims as the vendor's own. It says der Beleg wird direkt am Kaufzeitpunkt angefordert, nicht Tage später per Erinnerungsmail.
- **Qonto:** A German guide lists Belegpflicht direkt in der App (receipt requirement built into the app) among its card features. I did not confirm that it prompts immediately after each payment.

Outside Germany-specific providers, Brex and Bill use the same idea. Brex can send a text message prompting you to take a photo of the receipt after each card transaction, and Bill's Divvy cards send an SMS after each swipe, but Bill's text-receipt feature was currently only available to members of a closed beta group. I did not confirm that Brex or Bill offer cards in Germany.

Before you pick one, check these points directly with the providers, because I did not verify current pricing, German availability, or whether the prompt is a hard requirement:

- Whether the app blocks further spending until a receipt is attached, or only sends a reminder.
- Whether it accepts receipts by email or photo as well as in-app.
- Whether it exports to your accounting system, such as DATEV.

The receipt step matters for tax as well. One German accounting firm notes that a credit card statement on its own is not accepted as proof for the input VAT deduction.

SEARCHED

corporate card Germany app prompts receipt upload after each transaction
Firmenkreditkarte Deutschland Belegupload App direkt nach Zahlung

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

RECOMMENDED Pleo, Spendesk, Moss, Pliant, Payhawk MENTIONED DATEV

In Germany, several modern corporate card and spend management platforms are designed specifically to eliminate the "receipt chase" by prompting employees to upload receipts immediately after a payment.

These platforms provide a mobile app that sends a push notification the moment a card is used, allowing staff to snap a photo of the receipt right at the point of sale.

Recommended Platforms

The following providers are widely used by businesses in Germany for their real-time receipt capture and automation features:

- **Pleo:** Highly regarded for its mobile-first experience. When an employee uses their card, they receive an instant notification prompting them to snap a photo of the receipt. It also includes "Fetch" technology, which can automatically find and match digital receipts from email inboxes.

Question t12 · Gemini, continued

- **Spendesk:** Offers a robust mobile app where employees can upload receipts in seconds after a transaction. It is known for strong policy enforcement; it can even block cards or prevent future spending if an employee has outstanding, unsubmitted receipts.
- **Moss:** A popular German-based finance platform that offers corporate cards with real-time tracking. It automatically fetches receipts, sends reminders to employees to upload missing documentation, and allows for instant photo uploads.
- **Pliant:** Another strong choice for German businesses, Pliant provides real-time transaction notifications and automated reminders for missing receipts. Their system is designed to reduce manual bookkeeping work significantly and integrates well with accounting software.
- **Payhawk:** Allows businesses to link existing corporate cards or use their own, providing real-time visibility and receipt capture at the point of sale. Its AI-powered features automatically match receipts to transactions.

Key Features to Look For

When choosing a provider, look for these specific capabilities to ensure the "straight-after-payment" workflow works effectively for your team:

- **Real-time Push Notifications:** The app must alert the user immediately after a transaction occurs.
- **OCR (Optical Character Recognition):** A good system will automatically read the merchant, date, and amount from the photo, so the employee doesn't have to type in the details manually.
- **Automatic Reminders:** If an employee forgets to upload a receipt, the platform should automatically send them reminders, saving your finance team from having to chase them down manually.
- **GoBD Compliance:** Since you are operating in Germany, ensure the platform offers audit-proof, GoBD-compliant digital archiving of receipts. Most of the platforms listed above are specifically built to meet German tax and accounting standards.

Recommendation: If you want the most seamless experience for employees, **Pleo** or **Spendesk** are often cited for their user-friendly mobile apps. If your primary focus is deep integration with German accounting systems (like DATEV), **Moss** is a very strong local contender.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

RECOMMENDED finway (top pick), Pleo, Spendesk

If you're looking for a company card in Germany that nudges employees to upload receipts immediately after each payment, **finway** appears to fit: it says staff receive an automatic reminder after every payment to upload the receipt in its app.¹

Other options with similar features include **Pleo**, which says cardholders receive an instant phone notification after paying, and **Spendesk**, which says its app prompts employees to submit a receipt after each purchase.⁶⁴

If you meant you're trying to identify a particular provider, **finway** is the closest match to that specific wording.¹

SEARCHED

Germany company card receipt reminder after every transaction employee app receipt upload
Mitarbeiter Firmenkarte Beleg direkt nach Zahlung Erinnerung App Deutschland
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Question t12 · Perplexity, continued

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APPENDIX A · QUESTION T13 · TAIL · RECOMMEND · DECISION

Corporate card in France where a manager approves a purchase before the card will work

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

RECOMMENDED Spendesk, Payhawk

Yes. **Spendesk** is a close match for France: the employee requests a virtual card for a specific purchase, enters the supplier and amount, and the manager can approve or reject it. **The card details become available after approval**, so the employee can then pay—rather than using a normal company card and getting the expense approved afterward. (helpcenter.spendesk.com)

Another option is **Payhawk**, which supports purchase requests and approval workflows before spending. (payhawk.com)

When evaluating either, confirm that your company can require approval for **every** purchase request; some setups automatically approve requests under configured limits. If you mean approval for every swipe of an already-issued physical card, that's a different requirement—these examples work by approving a request and then issuing or unlocking a card for that spend.

SEARCHED

France corporate card require manager approval before payment card transaction approval spend request
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plus 48 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

RECOMMENDED Spendesk, Qonto, Pleo MENTIONED DATEV

Yes, this is a standard feature of French spend-management cards. The usual setups are:

- 1. Request-first virtual cards (closest to what you describe).** The employee asks for a purchase, the manager approves it, and only then is a card issued. Spendesk works this way: for big expenses, you can send a request to your manager. If they approve your request, you receive a single-use virtual card for that expense. Virtual card requests also follow their own approval logic, separate from expense claims or invoice approvals (Virtual card requests follow their own approval logic separate from expense claims or invoice approvals.).
- 2. Threshold-based declines on a physical card.** The card works normally until a purchase goes over a limit, and then the manager must sign off. Corporate card platforms commonly require manager approval before a transaction above a threshold is authorized. Spendesk also lets a manager top up your card for big expenses, block ATM withdrawals, block weekend transactions and more.
- 3. Pre-payment approval for all spend.** Some platforms apply approval to every type of spend, not just cards. Spendesk is described as having pre-payment approval workflows across all spend types (cards, invoices, expenses), which is a vendor claim.

Question t13 · Claude, continued

French providers to compare

- **Spendesk** (French, founded in France): Finance teams can configure sequential paths, with a line manager first and then finance, or parallel paths. Its pricing is quote-based, and one review describes it as a French, German, Spanish or UK group of 50 to 1,000 staff as its target.
- **Qonto**: Advanced controls may cost extra. One comparison says that Qonto's advanced spend controls (approval workflows, card restrictions by category, missing receipt enforcement) require the Team Spend Controls add-on, priced at €39/month on an annual subscription. That page is old (around five years), so confirm the current price and whether approvals are included in your plan.
- **Pleo**: Pleo is Danish but active in France. It provides company cards to employees and allows managers to set spending limits. One comparison notes that its approval workflows are simpler, with 1 level of approval in one table.

What to check before choosing

- Whether approval is required for every card transaction or only above a threshold, and whether the approval happens in the app before the card is authorized.
- Whether the approval step is included in your plan or sold as an add-on.
- Whether the tool integrates with your accounting software (for example, DATEV for French firms).
- Whether you need a multi-level chain (manager, then finance) or a single approver.

If you tell me your company size and whether you need physical cards, invoices, or only card spend, I can narrow this down.

SEARCHED

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Qonto Spendesk Pleo approval workflow card purchase request France

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

RECOMMENDED Spendesk, Payhawk, Mooncard, Qonto, Moss, Pleo, Pliant **MENTIONED** Sage **NEGATIVE** BNP, Société Générale

To manage corporate spending in France with a pre-approval workflow, you should look for **spend management platforms** rather than traditional bank-issued corporate cards.

While traditional banks (like BNP, Société Générale, etc.) offer "carte affaires" or "cartes professionnelles," they generally do not provide real-time, per-transaction manager approval workflows. The solution you are looking for is provided by modern fintech platforms.

Recommended Platforms for France

Several spend management platforms operate in France and are specifically designed to require manager approval *before* a purchase is finalized:

Question t13 · Gemini, continued

- **Spendesk:** A French unicorn platform widely used for this exact purpose. It allows finance teams to set up approval workflows where employees must request funds or submit a purchase request, which a manager then approves before the card is "unlocked" for use or the transaction is authorized.
- **Payhawk:** Offers comprehensive spend management with built-in approval workflows. Their system can handle purchase requests and route them to the appropriate manager for approval before payment.
- **Mooncard:** Another major French player in corporate expense management. It is designed to automate the expense process and offers significant control over spending.
- **Qonto:** While known as a business banking account, Qonto integrates card issuance and spending controls that are very popular among French SMEs.
- **Other notable providers:** Platforms like **Moss**, **Pleo**, and **Pliant** also offer similar features, including real-time limits, virtual card issuance, and customizable approval hierarchies.

How the Workflow Typically Works

These platforms function differently than a standard credit card:

1. **Request:** An employee requests funds for a specific purchase through the provider's mobile app or web platform.
2. **Approval:** A manager or finance administrator receives a notification and approves (or denies) the request in real-time.
3. **Action:** Once approved, the system generates a virtual card (or activates a physical card) with a specific limit for that transaction.
4. **Audit:** Because the approval happens *before* the spend, the accounting and receipt collection are automated immediately after the transaction occurs.

Why use these instead of a bank card?

- **Compliance:** You maintain full compliance with French financial regulations (like PSD2/SCA) while enforcing your internal company policies.
- **Visibility:** Finance teams get real-time visibility into spending, which is often impossible with traditional corporate cards that only provide a summary at the end of the month.
- **Integration:** Most of these platforms integrate directly with French accounting software (like Sage or local equivalents) and ERPs, saving significant time during month-end closing.

If you are currently looking for a provider, **Spendesk** or **Mooncard** are excellent starting points as they are native to the French market and deeply familiar with local compliance and accounting requirements.

SEARCHED

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Question t13 · Gemini, continued

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Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

RECOMMENDED BNP Paribas's Virtual Card, Spendesk

Yes—**BNP Paribas's Virtual Card** appears to match what you're describing. It offers an optional **expense pre-approval** service: the company sets a threshold, and expenses requiring approval must be approved **before the virtual card is generated**. The bank says the service must be activated, so ask your BNP Paribas account manager about availability and setup. ¹

If you mean **an employee's existing card should be declined until a manager approves each individual purchase**, that's a more specific workflow. The BNP feature described here is pre-approval before virtual-card creation, not necessarily approval at the payment terminal.

Another option to investigate is **Spendesk**: its documentation describes configurable policies that can require approval for every spend request, depending on the payment method and policy settings. Confirm with Spendesk whether the flow blocks card use until approval for your intended card and purchase type. ²

Sources

¹ BNP Paribas – The Virtual Card (commercialcards.bnpparibas)² Spendesk – Set up global company policies (helpcenter.spendesk.com)

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What should a company in the Netherlands do when an employee's company card is used fraudulently?

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

MENTIONED ING

If a company card has been used without authorization, treat it as an incident and act promptly:

1. **Contact the card issuer immediately.** Ask them to block the card and any linked digital-wallet tokens, report the transactions as unauthorized, and explain how to dispute them. Keep the bank's case/reference number. Issuer procedures vary; for example, ING asks corporate-card customers to contact its customer service immediately about suspected fraud. (ingwb.com)
2. **Contain and preserve evidence.** Secure the card or device, change related account credentials if they may be compromised, and save transaction records, receipts, alerts, emails, and a timeline. Avoid deleting messages or making assumptions about who is responsible.
3. **Notify the right people internally.** Inform the cardholder's manager and the company's finance, security, or incident-response contact. Limit access to the details while the facts are checked.
4. **Consider a police report.** A company representative can report on the organisation's behalf; the Dutch police advise calling **0900-8844** to arrange an appointment. Ask the issuer whether it needs the report or report number for the dispute. (politie.nl)
5. **Check whether personal data was exposed.** Card misuse alone does not automatically mean there was a reportable personal-data breach. If personal data was accessed or disclosed, assess the risk and document the incident. Where GDPR requires notification, report it to the Dutch Data Protection Authority (AP) within **72 hours of discovering the breach**; affected people may also need to be informed. (business.gov.nl)
6. **Keep a written record and follow up.** Track the bank's dispute, replacement card, any refunds, and steps taken to prevent recurrence. Don't deduct the loss from an employee's pay or accuse an employee based only on the cardholder being associated with the card; get Dutch employment-law advice before taking disciplinary or recovery action.

If the employee is the one reporting the misuse, they should notify the company's designated contact and card issuer immediately, and keep copies of the report and reference numbers. This is general guidance; the issuer's terms and the facts of the incident matter.

SEARCHED

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plus 23 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

BRANDS READ none

Short answer: Block the card first, dispute the charges with the card issuer, file a police report, and keep evidence. Then handle the employee side separately, carefully, and preferably with legal advice.

1. Block the card immediately. Call the card issuer's fraud line or block the card through internet banking. The bank blocks the card directly, and once it is blocked, no one else can use it. As employer, you can usually manage the business card yourself, without needing to involve the employee.

2. Dispute the transactions with the issuer. A card payment cannot simply be reversed by you. A chargeback is requested through the card issuer, which assesses the claim against the card network's rules and recovers the amount from the merchant's bank. In cases of fraud, the amount is often provisionally credited back in the meantime. Dispute every unknown transaction, including small amounts. Check small amounts and reservations as well.

3. File a police report (aangifte). The police say you must always file a report, even if the card company or bank compensates the damage. Reimbursement processes may also depend on it. A police report helps you recover money quickly from the card company, which has a standard fund for this. Online filing is possible at politie.nl or by phone on 0900-8844.

4. Report to the Fraudehulpdesk. Companies can register fraud there. On its website, choose the option for reporting on behalf of your company. Any form of fraud, or even suspicion of it, can be passed to the Fraud Help Desk, choosing 'I report on behalf of my company'.

5. Act quickly and keep evidence. Report the unauthorised transactions as soon as possible. For consumer payment accounts, the statutory deadline is 13 months after the debit date, but the duty to report promptly applies independently of that deadline. Check your card agreement for the business-specific rules, since they may differ from consumer protections. Keep statements, report confirmations, emails, and a timeline of card use. Also keep evidence of when you first became aware of the payment.

6. Handle the employee side carefully. This is general Dutch employment-law practice rather than something I verified in these sources:

- Establish the facts before drawing conclusions. The employee may be the culprit, a victim of phishing or card theft, or someone else may have used the card.
- Do not deduct the loss from wages on your own initiative. Dutch law restricts wage deductions, and this is a common mistake.
- Any claim against the employee for damages, or any dismissal, needs a sound legal basis and proper procedure. Get advice from an employment lawyer before acting.
- Limit any investigation of the employee's data or communications to what is necessary and lawful under GDPR and works council or privacy rules where they apply.

7. Review controls afterwards. Tighten card limits, approval workflows, and monthly statement checks, so the company is better protected next time.

SEARCHED

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Question t14 · Claude, continued

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:07 UTC

BRANDS READ none

When a company card in the Netherlands is used fraudulently, the appropriate response depends on whether the fraud was committed by an **external party** (e.g., card theft, skimming, or phishing) or by an **employee** (misuse of company funds).

1. If the fraud is by an external party (e.g., Stolen Card/Identity Theft)

- **Block the card immediately:** Contact your bank or credit card provider without delay to cancel the card and prevent further unauthorized transactions.
- **Report to the bank:** Follow the bank's specific procedures for reporting fraudulent transactions to initiate a chargeback or dispute process.
- **File a police report:** If the card was stolen or used in a criminal act (e.g., identity fraud), you should file a report (*aangifte*) with the Dutch police. This is often required by insurance companies or banks to process your claim.
- **Monitor accounts:** Check for other unauthorized activity and update security credentials (passwords, PINs) if necessary.

2. If the fraud is committed by an employee

If you suspect an employee has misused their company card, you must handle the situation with extreme care to remain compliant with Dutch employment and privacy law.

A. Investigation Phase

- **Gather evidence:** Collect documentation such as transaction logs, expense reports, receipts, and any relevant digital communication. Ensure that your methods of gathering evidence (e.g., checking company emails or IT logs) comply with the GDPR and your company's internal privacy policy.
- **Proceed with caution:** You may choose to conduct a discreet investigation first. Avoid publicizing the investigation to other colleagues to protect the employee's reputation in case the suspicion proves unfounded.
- **Suspend with pay (if necessary):** If the suspicion is strong and immediate action is required to prevent further damage, you may suspend the employee. **Important:** This should be a paid suspension pending investigation. Always document the reasons for the suspension to avoid legal repercussions for unfair treatment.

Question t14 · Gemini, continued

B. Due Process

- **Hoor en wederhoor:** Before taking any disciplinary action, you are legally required to give the employee an opportunity to respond to the allegations (*hoor en wederhoor*). Failure to do so can invalidate a subsequent dismissal.

C. Disciplinary Action

- ****Summary Dismissal (*Ontslag op staande voet*):**** Fraud or theft is a serious violation of the employment contract and can be grounds for summary dismissal under Article 7:678 of the Dutch Civil Code.
 - **Urgency:** The dismissal must occur "without delay" (*onverwijld*) once the facts are established.
 - **Communication:** You must clearly communicate the reason for the dismissal to the employee at the moment it occurs.
- **Damages and Fines:** Depending on the employment contract and the severity of the act, you may be able to claim damages or impose a contractual fine. Note that an employee is generally only liable for damages caused during work if the damage was the result of intent (*opzet*) or deliberate recklessness (*bewuste roekeloosheid*).

Recommended Next Steps

1. **Consult a lawyer:** Because Dutch employment law is very strict regarding dismissal procedures, **consult an employment law specialist** before making any move toward dismissal. A procedurally incorrect dismissal can lead to significant severance payments and legal costs.
2. **Contact your insurance:** If the company has fraud insurance, notify them immediately to understand what documentation is required.
3. **Document everything:** Maintain a meticulous record of all evidence, investigation steps, and communications with the employee. This documentation is essential should the matter proceed to court.

Disclaimer: I am an AI, not an attorney. Dutch labor law is complex and highly fact-specific. Please consult with a legal advisor or HR professional in the Netherlands before taking disciplinary action against an employee.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:07 UTC

MENTIONED ABN AMRO

If a Dutch company card has been used fraudulently, act quickly to limit further loss and preserve evidence:

1. **Call the card issuer immediately.** Block the card and any related credentials, report the suspected unauthorised transactions, and ask how to dispute them and what deadlines or documentation apply. Follow up in writing and keep the case reference. Some business-card terms require prompt notice and a police report, so check the terms for your particular issuer and card.⁸
1. **Secure related access.** Revoke or replace the card, PIN and digital-wallet or account credentials where relevant. Review recent transactions and check whether other cards or accounts may be affected.
1. **Preserve the facts.** Save statements, receipts, alerts, emails, invoices and relevant access records. Record when the company discovered the transactions, when it notified the issuer, and any steps taken. Avoid altering or deleting potentially relevant records.

Question t14 · Gemini, continued

1. **Report suspected fraud to the police.** In the Netherlands, contact the police on **0900-8844** or visit a police station; call **112** only for an emergency. The Dutch government also points businesses to the Fraud Help Desk for fraud reports and advice.¹⁷
1. **Handle any employee involvement carefully.** A fraudulent transaction does not by itself establish that the cardholder—or another employee—was responsible. If there is a concrete reason to investigate, use a narrow, proportionate approach, respect privacy and data-protection rules, and give the employee an opportunity to respond before deciding on disciplinary action. Get Dutch employment-law advice before suspending or dismissing anyone; summary dismissal requires sufficient evidence and careful handling.³⁴¹²
1. **Reconcile and prevent recurrence.** Notify finance, record the disputed amount appropriately, and review card limits, alerts, approval rules and access controls. Ask your accountant or adviser how to treat the disputed transactions and any recovery in the company's books.

This is general guidance, not legal advice. **Sources:** ¹ Dutch government, *Fraud, disputes, or complaint: Who to contact?*; ³ KVK, *What can you do if you suspect your employee of theft or fraud?*; ⁴ Dutch government, *Taking action against internal crime*; ⁷ Dutch police, *Report a crime*; ⁸ ABN AMRO/ICS Business Card terms; ¹² Dutch Data Protection Authority, *Conditions for monitoring employees*.

SEARCHED

Netherlands business credit card fraud report bank police employer employee
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 Netherlands employer investigate employee fraud privacy employment law
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plus 9 more pages found, not cited

APPENDIX A · QUESTION T15 · TAIL · RECOMMEND · DECISION

Company card in Ireland that captures VAT details from receipts automatically

ChatGPT gpt-6-luna · 29 October 2026, 14:07 UTC

RECOMMENDED Pleo (top pick), ExpenseIn Card, Revolut Business, Spendesk **MENTIONED** Xero, QuickBooks

If you mean a **company card that prompts staff to submit receipts and automatically reads the VAT details**, **Pleo** is a good first option to look at. Its cards link to an expense app that captures receipt data and supports VAT handling and accounting exports. (pleo.io)

Other options available to Irish businesses:

- **ExpenseIn Card** – available in Ireland; transactions can be matched with receipts, with automatic receipt capture and expense creation. (expensein.com)
- **Revolut Business** – scans uploaded receipts and can populate the tax-rate field when the receipt includes tax details. (help.revolut.com)
- **Spendesk** – OCR extracts VAT data from submitted receipts and matches them to card transactions. (spendesk.com)

One caveat: “automatic” usually means the employee still needs to photograph or submit the receipt; the software then extracts the details and links it to the card transaction. If you tell me your accounting software (for example, Xero or QuickBooks) and team size, I can narrow down the best fit.

SEARCHED

Ireland company cards automatic receipt capture VAT details expense management card
Irish business card VAT receipt capture automatically company card
Pleo Ireland VAT receipt capture company cards
Spendesk Ireland company card receipt VAT capture

SOURCES CITED

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plus 29 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:07 UTC

RECOMMENDED Pleo, Soldo, Expensify, SAP Concur, Spendesk, Payhawk, Revolut Business Expenses, Capture Expense

MENTIONED Pliant, Xero, QuickBooks, Sage

The card itself doesn't read VAT. The receipt-scanning layer does, so you want a card bundled with OCR receipt capture and VAT coding. Irish-focused options I found:

- **Pleo and Soldo:** These are the card platforms one Irish compliance guide singles out for multi-rate VAT detection on receipts. That guide says the platform that best automates Irish multi-rate VAT detection on receipts (currently Pleo and Soldo ahead of basic card tools) is the right choice for businesses with complex hospitality, catering, or construction expense mixes. Soldo is described as an Irish-regulated prepaid card and spend management platform for European SMEs. Pleo is a smart company card with automated expense management for European businesses.
- **Expensify, SAP Concur, Spendesk, Payhawk:** An Irish vendor review puts these in the card-led group, which issue corporate cards plus an expense layer with OCR receipt capture and VAT auto-coding.

Question t15 · Claude, continued

- **Revolut Business Expenses:** Useful if you already bank with Revolut. The review says it combine[s] the business bank account and the expense view on one platform.
- **Capture Expense:** Built for UK and Irish organisations. It offers corporate cards through its partner Pliant, and every transaction syncs to Capture Expense as it happens and is matched to its receipt with AI and OCR.

Before you choose, check these points:

1. **Scanning doesn't make a receipt valid for VAT.** A card slip alone won't do. Revenue expects a proper VAT invoice addressed to the business, and a card statement, a till receipt without VAT details or an invoice in a director's personal name will not do. Some Irish suppliers, such as large retailers, don't always show VAT numbers or rates on their receipts, so check this on your typical suppliers.
2. **Check accounting integration.** Confirm the tool posts VAT codes into Xero, QuickBooks, or Sage, which is where most Irish SMEs need the data.
3. **Verify current details directly.** I didn't confirm pricing, current Irish availability, or regulatory status. The regulatory claims come from vendor-comparison sites, so check them with each provider.

If you tell me your accounting software, approximate monthly card spend, and whether your staff mostly travel or buy from suppliers, I can narrow this to one or two options.

SEARCHED

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:08 UTC

RECOMMENDED Pleo, Soldo, Payhawk, Expensify, BullethQ **MENTIONED** Fintua, Xero, Sage, QuickBooks

Several modern spend management platforms operating in Ireland offer company cards integrated with mobile apps that automatically capture receipt data—including VAT details—using OCR (Optical Character Recognition) technology.

These platforms are designed to streamline expense management for Irish businesses by digitizing the process, ensuring compliance with Revenue requirements, and simplifying the VAT reclaim process.

Top Platforms for Automated VAT Capture in Ireland

- **Pleo:** Pleo is a popular choice for Irish businesses that provides company cards and a mobile app. It features robust OCR technology that automatically reads receipt details, including the merchant, date, and –crucially–VAT amounts. You can configure tax settings to automatically apply or split VAT rates based on the receipt data, which helps in maintaining accurate records for your accounting software.
- **Soldo:** Soldo offers corporate cards with integrated spend management. Its platform includes OCR capabilities that extract transaction data from receipts. It allows you to define VAT rates during setup, which the system uses to pre-fill or validate VAT data on uploaded receipts. Additionally, Soldo has partnered with specialized technology providers (such as Fintua) to further enhance the identification and recovery of eligible VAT on business expenses.

Question t15 · Gemini, continued

- **Payhawk:** Payhawk provides an all-in-one expense management solution that includes corporate cards and advanced automation. It is well-regarded for its ability to automate the collection of vendor invoices and receipts. Its AI-driven extraction tools capture VAT information, and the platform can integrate with specialized VAT recovery services to help businesses maximize their VAT claims.
- **Expensify:** Widely used for expense tracking, Expensify features "SmartScan" technology. When you take a photo of a receipt, it extracts key data including the amount and currency. It supports tax tracking, allowing you to sync tax rates from your accounting package (like Xero) or set custom VAT rates, which helps automate the coding of expenses for your finance team.
- **BulletHQ:** Specifically tailored for the Irish market, BulletHQ is an accounting and expense management system. It includes an intelligent engine that extracts data from scanned receipts and helps users remain compliant with Irish Revenue requirements, including proper categorization and VAT tracking.

Key Considerations for Your Choice

- **Accounting Integration:** All these platforms offer varying levels of integration with popular accounting software like Xero, Sage, and QuickBooks. Ensure the one you choose connects seamlessly with your current accounting setup to minimize manual data entry.
- **Regulatory Compliance:** Since you are operating in Ireland, verify that the platform supports the specific Irish VAT rates (e.g., 23%, 13.5%, 9%) and reporting formats required by the Revenue Commissioners.
- **OCR Accuracy:** While these tools significantly reduce manual work, OCR accuracy can occasionally vary depending on receipt quality. Most platforms provide a way for your finance team to review and verify extracted data before final processing.

Recommendation: For a seamless experience, you may want to book a demo with 2–3 of these providers to see how their specific dashboard handles Irish VAT configurations and whether they integrate directly with your existing accounting stack.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:08 UTC

RECOMMENDED Pleo

Pleo looks like a good fit for an Irish business: it offers company cards and receipt capture, and a third-party Irish software listing says it can automatically detect Irish VAT rates on uploaded receipts.⁴ Pleo's Ireland site also describes receipt capture linked to card purchases and accounting integrations.⁵

One important distinction: **capturing a receipt isn't the same as automatically verifying or reclaiming the VAT.** Confirm with Pleo whether its VAT extraction fits your accounting workflow, especially for receipts with multiple VAT rates, and check that it integrates with your accounting software. Pleo's published integration information says VAT handling can depend on the accounting system's tax codes.¹

If you meant that the receipt should be captured *without the employee taking a photo*, I'd verify that specifically before choosing: Pleo's materials describe prompting the cardholder to snap the receipt.⁵

SEARCHED

Ireland company card automatic VAT receipt capture VAT details

Irish business cards receipt capture VAT data expense management

Pleo Ireland VAT receipt data extraction company cards

Question t15 · Perplexity, continued

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APPENDIX A · QUESTION T16 · TAIL · RECOMMEND · DECISION

Card provider in Spain that issues single-use virtual cards for one-off supplier payments

ChatGPT gpt-6-luna · 29 October 2026, 14:08 UTC

RECOMMENDED American Express vPayment (top pick), Diners Club Spain VCN, Bankinter Empresas, Tickelia

American Express vPayment looks like the closest fit for **one-off supplier payments in Spain**. It issues single-use virtual card numbers that can be capped by amount and validity period, and is specifically designed to consolidate and reconcile supplier payments. Suppliers that already accept Amex don't need to install new technology. (americanexpress.com)

Other options to check:

- **Diners Club Spain VCN** – lets companies set limits and validity for virtual card numbers, configured for one or multiple purchases. (dinersclub.es)
- **Bankinter Empresas** – offers a single-use virtual card for one online payment, though it's described as being generated from a Bankinter business debit or credit card. (bankinter.com)
- **Tickelia** – generates a single-use virtual card for each approved expense request; may suit controlled employee purchasing more than centralized accounts-payable payments. (tickelia.com)

If you mean paying supplier invoices—not just online checkout—start with **Amex vPayment** or **Diners Club**, and confirm supplier acceptance, eligibility, and fees with them.

SEARCHED

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plus 32 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:08 UTC

RECOMMENDED Bankinter Empresas, Spendesk, Pleo, Revolut Business, Airwallex, Wallester, Qonto **NEGATIVE** Wise Business

Several providers offer single-use virtual cards in Spain, but few are built specifically for paying suppliers. Most sources I found are comparison blogs, so check current terms directly with each provider.

Best fits for supplier payments

- **Bankinter Empresas:** A Spanish bank. One comparison ranks it first for Spanish businesses because it offers free single-use and recurring virtual cards alongside its business banking. Destaca por sus tarjetas virtuales gratuitas, tanto de un solo uso como recurrentes, y por combinar ese control digital con banca empresarial tradicional.
- **Spendesk:** Its virtual cards are digital, single-use or multi-use card numbers tied to corporate accounts that control online spending. It also lists supplier invoice payments as a use case, where finance can issue a card for a specific supplier payment.

Question t16 · Claude, continued

- **Pleo:** Its virtual cards can be set as single-use, restricted to a specific supplier, or given a spending limit. Its legal notice names Pleo Financial Services A/S as the payment service provider.

Other options

- **Revolut Business:** Revolut Bank UAB has established a branch in Spain, and its single-use cards regenerate after each use for extra security. Its single-use cards are designed for online payments, though. A Revolut help page says they can't be used for cash withdrawals or pre-authorisations, which can matter for some supplier setups.
- **Airwallex:** It has a Spain page and lets you create single-use virtual cards that expire automatically once payment has been made.
- **Wallester:** Listed as a white-label virtual Visa card issuer for businesses in Europe.
- **Qonto:** Combines virtual cards with temporary Instant cards, per one comparison, but I didn't confirm its single-use details.

Not a good fit: Wise Business is listed as offering no temporary or single-use cards in one Spanish comparison, so I'd skip it for this use case.

Things to verify

- Whether the provider lets you pay a supplier by card at all. Many suppliers accept cards only for small amounts, so you may need a payables platform with per-payment card numbers, or the supplier may need to accept card payments.
- Whether the provider's card covers recurring or pre-authorised supplier charges. Single-use cards usually can't handle those.
- Whether the provider is licensed in Spain or operates through an EU entity with a Spanish branch.

SEARCHED

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plus 12 more pages found, not cited

Gemini gemini-3.1-flash-lite · 29 October 2026, 14:08 UTC

RECOMMENDED CaixaBank (top pick), Revolut Business, AirPlus, Pleo, Wallester

In Spain, several providers offer virtual cards suitable for one-off supplier payments. These solutions are generally categorized into traditional banking platforms for businesses and modern fintech/expense management solutions.

Key Providers for Single-Use Virtual Cards in Spain

- **CaixaBank:** Offers a dedicated platform for companies to create and manage Mastercard virtual cards specifically for B2B supplier payments. This system allows for personalized configurations, such as setting specific amounts, limits, and the number of uses for each card, which helps in automating accounting reconciliation and ensuring security for one-off transactions.

Question t16 · Gemini, continued

- **Revolut Business:** A widely used fintech platform in Spain that provides virtual cards with strong spend controls. Revolut is well-regarded for its ability to generate cards for specific purposes, including single-use virtual cards that provide enhanced security by self-destructing after a single transaction.
- **AirPlus:** Specializes in virtual payment solutions for business travel, offering "AirPlus Virtual Cards Classic." These cards can be generated instantly for ad-hoc payments (e.g., hotels, transport) and support single-use functionality where cards automatically expire after the transaction.
- **Pleo:** An expense management solution that issues smart company cards. Pleo allows businesses to issue virtual cards for specific vendors or one-off purchases, providing real-time oversight and simplifying expense reporting.
- **Wallester:** Offers a comprehensive platform for corporate expense management, including the ability to issue virtual Visa cards for employees and departments, suitable for controlling vendor payments and managing one-time expenses.

Things to Consider When Choosing

When selecting a provider for supplier payments, consider these factors:

- **Integration with Accounting Software:** Look for platforms that offer automated reconciliation or direct integration with your existing ERP or accounting systems to reduce manual entry.
- **Spend Controls:** Ensure the provider allows you to set granular limits (e.g., exact transaction amount, currency, or validity period) to maintain strict control over supplier payments.
- **Regulatory Compliance:** Since you are operating in Spain, ensure the provider complies with local and EU financial regulations (PSD2/SCA). Many of the fintechs listed above are regulated to operate within the European Economic Area (EEA).
- **Operational Suitability:** Traditional banks (like CaixaBank) may be better if you require a high level of integration with existing corporate banking services, while fintechs (like Revolut or Pleo) are often favored for their user-friendly interfaces, speed of card issuance, and mobile-first experience.

Recommendation: For specialized B2B supplier payments, **CaixaBank's B2B virtual card platform** is designed specifically for this use case. If you prefer a more agile, tech-focused expense management tool that can also handle other team expenses, **Revolut Business** or **Pleo** are highly capable alternatives.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:08 UTC

RECOMMENDED AirPlus (top pick), Revolut

AirPlus looks like the closest fit for business supplier payments in Spain. Its procurement virtual cards are designed for ad hoc purchases and supplier payments, and can be generated on demand with unique card details. The service supports controls such as spending limits and one-time-purchase management.¹

If you specifically need a card that becomes unusable after one transaction, **Revolut** offers disposable single-use virtual cards in Spain—but its documentation describes them for online one-off purchases generally, not specifically as a supplier-payments product.⁵¹¹

Bottom line: Start with AirPlus for a business procurement workflow; confirm with the provider that your supplier's checkout accepts the card and that you can set it to a single use. For simpler online payments, Revolut's disposable card may work, subject to its restrictions.¹¹¹

Question t16 · Perplexity, continued

SEARCHED

Spain single-use virtual cards supplier payments business card
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plus 12 more pages found, not cited

APPENDIX A · QUESTION T17 · TAIL · RECOMMEND · DECISION

Business card platform in Austria with a separate card for every employee under one account

ChatGPT gpt-6-luna · 29 October 2026, 14:08 UTC

RECOMMENDED Vivid Business (top pick), Holvi, George Business, Raiffeisen

Vivid Business looks like the closest match: it's available in Austria and lets you issue separate physical or virtual cards for employees under the company account, with per-card spending controls. Its site says the first physical card for each team member and virtual cards are free. (vivid.money)

Other options:

- **Holvi** – business account plus team cards and expense management; includes up to 25 employee cards. (holvi.com)
- **Erste/Sparkasse George Business** – a strong fit if virtual cards are enough; create cards for individual employees and set spending limits. (sparkasse.at)
- **Raiffeisen corporate cards** – better to investigate if you specifically want bank-issued credit cards; the company can have multiple employee cards under one framework agreement. (r-card-service.at)

Short answer: Try Vivid for straightforward employee cards; Holvi if built-in expense management is a priority. Check account eligibility, fees, and whether you need physical cards before signing up.

SEARCHED

Austria business card platform multiple cards employees one account corporate cards
Firmenkarten Österreich mehrere Mitarbeiter Karten ein Konto Plattform
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plus 32 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:08 UTC

RECOMMENDED Pleo (top pick), George Business, Qonto, Moss, Raiffeisen, Airwallex, Expensify **MENTIONED** card complete Corporate

Several providers fit this. The strongest Austria-specific options are Pleo and the Erste/George virtual cards. I couldn't confirm current pricing or Austrian availability for every provider, so check each one before you commit.

Options

- **Pleo:** One Austrian guide describes it as a spend-management platform that issues physical, virtual, and temporary Mastercard cards to employees, with real-time approvals, receipt capture, and accounting exports. For teams, Pleo and card complete Corporate offer per-employee cards with real-time spend controls. That same guide's suggested use is teams of 3 or more employees who need decentralised spend management with per-card limits and automated accounting exports. This is the closest match to your request.

Question t17 · Claude, continued

- **Erste Bank / Sparkassen "Business Virtualcards" (managed in George Business):** Erste's own announcement says companies can create as many virtual cards as they want, without applying to the bank for each one. Statt jede neue Karte bei der Bank zu beantragen, können Unternehmen nach eigenem Ermessen beliebig viele virtuelle Karten erstellen. Employees pay online or through Apple Pay or Google Pay, and the cards are managed in George Business. A Sparkasse page lists a price of 12 euros per month for 120 virtual cards, though that page is about a year old, so verify it. This works best if you already bank with Erste or a Sparkasse.
- **Qonto:** A 2026 Austrian comparison says Qonto's business cards offer individual spending limits for each employee, automatic VAT recognition and integration with accounting programmes such as DATEV. Confirm the Austrian pricing and plan details directly with Qonto.
- **Moss:** Moss is specialised in expense management and offers a comprehensive solution for corporate credit cards with integrated invoice management. Its site says you can distribute as many physical and virtual credit cards as you like across the organization.
- **Traditional bank card programmes:** Raiffeisen says you save on each annual fee from the second corporate credit card onward under one framework agreement. Its listed price is 39 euros per card per year, or 19.50 euros per card per year from the second card, but the offer is only open to Raiffeisen customers.
- **Other options:** Airwallex and Expensify both offer unlimited virtual employee cards, but I did not confirm that either serves Austrian businesses. Check before signing up.

How to choose

- If you want per-employee cards with receipt capture and accounting exports, start with Pleo or Qonto.
- If your company already banks with Erste or a Sparkasse, the George Business virtual cards are the cheapest route to many cards.
- If your company banks with Raiffeisen, its card programme is the lowest-cost fit.

SEARCHED

business expense card platform Austria multiple virtual cards employees
Firmenkreditkarten Österreich Mitarbeiterkarten Plattform

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brainpower-austria.at Firmenkreditkarten in Österreich 2026 <https://www.brainpower-austria.at/firmenkreditkarten-vorteile-anbieter-und-konditionen/>
 plus 11 more pages found, not cited

Gemini gemini-3.1-flash-lite · 29 October 2026, 14:08 UTC

RECOMMENDED Holvi, Moss, Soldo, George Business, baningo, ClickMe, vCard Pro, FalconCard, SimplyCard

To address your need for a business card platform in Austria that supports separate cards for every employee under one account, it is important to distinguish between **corporate expense/payment cards** and **digital (networking) business cards**, as both operate under this "one account, multiple users" structure.

Question t17 · Gemini, continued

1. Corporate Expense & Payment Cards

If you are looking to issue **Mastercard/Visa debit or credit cards** to employees for company expenses (where each employee has their own card but all are linked to one central business account), the following platforms are popular in Austria:

- **Holvi:** A leading option in Austria specifically designed for businesses. You can manage one main business account and issue **individual physical or virtual debit Mastercards** to every employee. You can set individual spending limits, lock/unlock cards instantly, and employees can upload receipts directly via an app, which syncs with the main account for accounting purposes.
- **Moss:** Provides corporate credit cards for teams across Europe. It allows for unlimited virtual and physical cards, comprehensive spend controls, and direct integration with accounting software, making it highly scalable for larger teams.
- **Soldo:** A prepaid expense management platform widely used in Europe. It allows you to issue individual cards to employees, set custom budgets, and gain real-time visibility into spending across the whole company from one central dashboard.
- **George Business (Erste Bank/Sparkasse) (sparkasse.at):** If you prefer a traditional Austrian banking solution, the "Virtualcard Manager" within the George Business platform allows administrators to create and manage multiple virtual business cards for employees under one collective invoice/account.

2. Digital Networking Business Cards

If you are looking for **digital/NFC business cards** for networking—where each employee has a personalized digital profile but is managed under a single corporate dashboard—these platforms are well-suited for Austrian companies:

- **baningo:** A platform with a strong presence in the DACH region (Germany, Austria, Switzerland) specifically designed for managing digital business cards for teams centrally.
- **ClickMe (clcm.me.eu):** Offers an enterprise platform that allows for centrally managed employee profiles, reusable corporate design templates, and consistent branding. It is designed to scale from small teams to large organizations.
- **vCard Pro (by Unitag) (unitag.io):** Allows you to create a master template for your brand and distribute cards to employees, who then fill in their personal details while you maintain control over the overall corporate identity.
- **FalconCard / SimplyCard:** Both offer platforms for businesses to manage digital profiles for their entire team in one place, ensuring consistent branding and easy updates when employee details change.

Summary Recommendation

- **For Expenses:** Choose **Holvi** if you want a user-friendly, all-in-one business account and card solution tailored for the Austrian market, or **Moss/Soldo** if you have more complex, high-volume expense management needs.
- **For Networking:** Choose **baningo** or **ClickMe** for their specific focus on corporate branding and centralized management of employee digital identities within the European/Austrian context.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:08 UTC

RECOMMENDED Holvi, Revolut Business, Pleo

If you want **one business account with a separate card for each employee**, these are good options in Austria:

- **Holvi Business** – A straightforward fit if you also want a business account. It includes **5 physical and 20 virtual cards**, each with its own spending limit; extra cards are available for a monthly fee. The listed annual-plan price is **€59/month plus VAT**.⁴⁵
- **Revolut Business** – Offers the first physical card per employee at no cost, plus up to **200 virtual cards per team member**.⁶⁷
- **Pleo** – A spend-management platform available in Austria, with physical and virtual employee cards, per-card controls, and expense tracking; cards draw on a shared company fund.¹¹²

Quick pick: Holvi if you want cards tied directly to an Austrian business account; Revolut if lots of virtual cards are the priority; Pleo if expense management and receipt capture matter most. Check current eligibility, fees, and card limits before signing up.

SEARCHED

Austria business cards employee cards company account Pleo

Austria business expense cards multiple employee cards business account

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plus 9 more pages found, not cited

Company card in Italy where purchases above a set amount need approval

ChatGPT gpt-6-luna · 29 October 2026, 14:08 UTC

RECOMMENDED Soldo, Revolut Business

If you mean **the purchase must be approved before the card is used**, look at **Soldo**. Employees can request a set amount, and once approved, receive access to funds—often through a temporary virtual card capped at that amount. The request feature is available on Plus and Unlimited plans; Soldo also offers pre-approved spending on its plans. (support.soldo.com)

If you mean **a rule that automatically routes card purchases above a threshold for approval**, **Revolut Business** offers card spend controls and expense approval rules on Grow, Scale, and Enterprise plans. Its per-transaction card limit is a *spending cap*—it can decline an over-limit purchase—so check that the approval workflow you configure is for approval *before* the purchase, not just review afterward. (help.revolut.com)

The key distinction: **a spending limit can block a purchase; an approval workflow lets someone authorize it first**. Are you looking for physical cards, virtual cards, or either?

SEARCHED

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site:spendesk.com Italy corporate card approval policy per transaction card purchase
Italy company card virtual card purchase request approval before spending corporate

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plus 49 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:08 UTC

RECOMMENDED Revolut Business, Soldo, Emburse Cards MENTIONED Vivid

Several Italian-available business card providers let you require approval for purchases above a set amount. The threshold is usually configured by an administrator, so the exact setup depends on the provider and plan.

Providers that offer this feature

- **Revolut Business:** On its higher plans, an administrator can set up an approval flow so that when an employee tries to spend above a certain amount, the administrator gets a real-time notification to authorise the purchase. For plans from "Grow" upward, an approval flow can be set: if an employee wants to spend beyond a certain figure, the administrator receives a notification to authorise the purchase in real time.
- **Soldo:** Cards sit inside a management platform where the company assigns budgets and sets rules. The company can assign budgets, define limits and spending rules, and monitor transactions in real time.
- **Emburse Cards (formerly Captio):** Its Italian launch offers granular spending rules in a wide variety of categories, including vendor type, date, and allocation amount.

Limits to be aware of

Question t18 · Claude, continued

- Per-transaction thresholds are a standard control. One guide recommends requiring approval for any single purchase above \$1,000, any new software subscription, and any travel booking above a set amount. Italian providers let you set your own figure.
- Some cards have no fixed cap on each purchase. Instead, they have monthly ceilings. Examples from Italian comparison sites include Vivid Money's spending limit of up to 50,000 € on its Standard and Pro plans and up to 200,000 € on Enterprise+.
- Be careful with the difference between the spending limit and the available balance. It is important to distinguish between available balance, maximum credit line, top-up limit, and daily or monthly payment and withdrawal limits.

Not sure which you need? If you're a company looking to issue cards to employees, check whether the provider's approval workflow is included in your plan. The feature is often limited to higher tiers. If you're an individual freelancer, this kind of approval control is usually not necessary. Tell me your situation (company size, whether you need virtual cards, and your approximate threshold), and I can narrow down the options.

SEARCHED

Italy corporate card purchase approval limit business
carta aziendale Italia limite di spesa approvazione acquisti

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Gemini gemini-3.1-flash-lite · 29 October 2026, 14:08 UTC

RECOMMENDED Soldo, Spendesk, Pliant, Airwallex, Wallester, Mobilexpanse MENTIONED Xero, NetSuite

In Italy, companies looking for corporate cards with "pre-approval" or spend-limit workflows typically use **modern spend management platforms** rather than traditional bank-issued credit cards.

These platforms are specifically designed to enforce spending policies *before* a transaction occurs, rather than reviewing them after the fact.

How These Systems Work

Instead of giving an employee a traditional credit card with a static limit, these platforms provide "smart" cards (virtual or physical) that integrate with a central administrative dashboard.

- **Pre-transaction Controls:** You can set granular rules for every card, such as spending limits (per transaction, daily, or monthly), restricted merchant categories (e.g., blocking gambling or non-business retail), and specific time windows.
- **Approval Workflows:** For purchases above a set amount, the system can be configured to trigger an approval request. The employee may receive a notification to request funds, or the system can automatically flag transactions above a specific threshold for manager sign-off before the charge is finalized.
- **Real-time Visibility:** Finance teams see transactions as they happen, eliminating the "month-end surprise" of unauthorized spending. Many of these platforms also integrate directly with accounting/ERP software (like Xero, NetSuite, or local Italian accounting tools) to automate reconciliation.

Question t18 · Gemini, continued

Recommended Solutions Available in Italy

Several providers operate successfully in the Italian and European markets, offering these exact features:

- **Soldo:** A popular choice for European businesses, Soldo is widely used in Italy. It allows you to issue cards to employees, set custom budgets, and enforce spending rules centrally.
- **Spendesk:** Specifically built for finance teams to manage company spend, it is well-known for its strict pre-transaction controls and robust approval workflows.
- **Pliant:** Offers corporate credit cards with highly configurable, role-based approval workflows and automated spend controls.
- **Airwallex:** Provides multi-currency business accounts and corporate cards with customisable limits and spend management tools.
- **Wallester:** Provides business Visa cards with an integrated expense management ecosystem that allows administrators to set precise limits and manage budgets for teams in Italy.
- **Mobilexpanse:** A modular expense management platform that includes company cards with automated policy enforcement and exception-based approval flows.

Key Considerations for Your Choice

1. **ERP Integration:** If you use a specific accounting software in Italy, check if the card provider has a direct integration to ensure your data flows automatically into your books.
2. **Liability:** Most of these platforms issue cards where the company—not the individual employee—holds the liability, which is essential for corporate compliance.
3. **Regulatory Compliance:** Since you are operating in Italy, ensure the provider complies with EU regulations (such as PSD2 and the interchange fee regulations under EU 2015/751). Most modern fintech platforms active in Europe are fully compliant with these standards.
4. **Local Support:** If your finance team prefers support in Italian or requires help with local tax/VAT documentation, prioritize providers like **Soldo** or others with strong regional operations.

Recommendation: Most companies find that "card-first" spend management platforms (like those listed above) significantly outperform traditional business credit cards from local retail banks, which often lack the real-time approval and granular control features you are looking for.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:08 UTC

RECOMMENDED Revolut Business, Soldo

If you mean a **company card in Italy where a manager must approve a purchase before it goes through once it exceeds a chosen amount**, **Revolut Business** is worth checking: its approval processes let you set amount-based rules and choose approvers. The documented feature is for approving **card requests or spend-limit increases**, though, so confirm with Revolut whether it can approve *individual purchases at checkout*—that distinction matters.¹⁰

Soldo offers configurable approval workflows for spending requests and temporary virtual cards with a set purchase limit. That may suit larger one-off purchases that staff request in advance, rather than automatically holding every card transaction above a threshold for approval.¹¹³

Question t18 · Perplexity, continued

In general, a card's spending limit is not the same as purchase approval: a limit can decline a transaction, while an approval workflow routes a request to a manager. Ask providers specifically whether they support **per-transaction, pre-purchase approval above a custom euro threshold**.

SEARCHED

Italy corporate card spending limits approval above amount company cards
Italy business card purchase approval workflow spend management
corporate card Italy transaction approval threshold manager approval

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APPENDIX A · QUESTION T19 · TAIL · RECOMMEND · DECISION

Company card provider in Denmark that issues a card for each business trip with its own budget and end date

ChatGPT gpt-6-luna · 29 October 2026, 14:08 UTC

RECOMMENDED Pleo, Spendesk

Pleo looks like a close match in Denmark: its temporary virtual cards let an admin set a **total spend budget** and a **start and end date**. The card deactivates when the budget is used up or the end date passes. One limitation: temporary cards can be active for **up to 45 days**. (hermes.pleo.io)

Another option is **Spendesk**. Its multi-use virtual cards are intended for short-term spending such as business trips; each can have a fixed budget and end date, and the card deactivates at the end date. Spendesk says the feature is available to companies in the EEA, including Denmark. (helpcenter.spendesk.com)

So, **Pleo is the likely answer if you mean a Denmark-based provider; Spendesk also appears to offer the exact per-trip card controls.**

SEARCHED

Denmark company card per trip budget end date virtual card business travel
 Danish corporate card create card per trip set budget expiry date
 Denmark expense management travel cards per trip budget expiry date company
 site:pleo.io Denmark temporary virtual cards budget end date
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plus 38 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:08 UTC

RECOMMENDED Pleo (top pick)

The best match I found is **Pleo**, a Copenhagen-based company card provider (I know this from general knowledge; the search results don't say where it's based). Its temporary virtual cards fit what you described.

- **Trip-specific budget and end date:** You set a total spend cap and a start and end date for each card, and the card deactivates automatically once either is reached. This defines the total budget on the card; once the total spend limit is reached, the card will automatically be deactivated. Admins can specify the start date and end date of the card's validity. After this period, the card will automatically be deactivated.
- **Per-purchase cap:** You can also add an optional limit on each individual transaction. Beyond the total spend limit for the card's lifespan, there can also be a limit on how much can be spent on each single transaction.
- **Intended use:** Pleo's help content describes these as temporary access to Pleo cards when needed, e.g. for business trips or one-off events.
- **Length limit:** A trip card can run for at most 45 days. If the user needs a card for a longer period than that, we recommend giving them a regular, permanent Pleo card.
- **Plan requirement:** The sources disagree on which plan includes this feature. One Pleo help article says it is accessible as part of the Advanced subscription plan, while another says it is accessible for users with the Reimbursement-only user add on. Check with Pleo which applies to your account.

Question t19 · Claude, continued

- **Only one at a time:** Only one temporary card can be active at a time.

I only searched Pleo, so I haven't checked other Danish or Nordic providers that offer similar trip-based cards. If Pleo doesn't fit, tell me your company size or accounting system and I can look for alternatives.

SEARCHED

Danish company card per business trip budget expiry date

Pleo travel card virtual card limit expiry

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plus 18 more pages found, not cited

Gemini gemini-3.1-flash-lite · 29 October 2026, 14:08 UTC

RECOMMENDED AirPlus, Pleo, Soldo, Rydoo, Mobilexpanse, Circula

For companies in Denmark looking to issue virtual cards for business trips with specific budgets and expiration dates, there are several specialized providers and expense management platforms available. These solutions allow finance teams to maintain strict control over travel spending while eliminating the need for employees to use personal cards.

Recommended Solutions for Business Travel

The following providers and platforms are commonly used by businesses in Denmark to manage individual travel budgets through virtual cards:

- **AirPlus (Single Use Account):** A well-established option for business travel. Their "Single Use Account" allows you to generate virtual card numbers that are restricted to specific amounts, time periods (end dates), and purposes. This provides full control and visibility, with all expenses consolidated into a single invoice.
- **Pleo:** A popular expense management platform in Denmark that offers both physical and virtual cards. Pleo allows you to set custom spending limits, create cards for specific projects or trips, and provides real-time tracking, making it easy to manage travel budgets and automate receipt reconciliation.
- **Soldo:** Offers travel expense cards that allow you to keep budgets separate, set custom limits for each card, and freeze cards instantly. It is designed to replace out-of-pocket spending and integrates with accounting software to streamline reporting.
- **Rydoo:** A travel and expense management platform that enables you to issue virtual or physical cards with built-in controls. You can set limits per person, team, or specific trip, ensuring compliance with your travel policy.
- **Other Platforms:** Many comprehensive expense management solutions like **Mobilexpanse** and **Circula** are widely used by European companies (including those in Denmark) to manage travel policies, budgets, and card issuance within a unified workflow.

Key Benefits of This Approach

Using virtual cards for specific business trips offers several advantages over traditional corporate cards:

- **Granular Control:** You can set a precise budget (spend limit) and an expiration date for each card, ensuring it cannot be used after the trip ends or for unauthorized purchases.
- **Simplified Reconciliation:** Since each card is tied to a specific trip or traveler, finance teams can easily match transactions to trips without the headache of sorting through a single shared corporate card statement.
- **Increased Security:** Virtual cards are often single-use or locked to specific merchant categories (e.g., hotels or travel agencies), which drastically reduces the risk of fraud.

Question t19 · Gemini, continued

- **Policy Enforcement:** By setting rules at the point of issuance, you prevent out-of-policy spending before it occurs rather than dealing with it through reimbursements afterward.

Practical Note on Danish Tax Rules

When managing business travel in Denmark, keep in mind that the **Danish Tax Agency (Skattestyrelsen)** has specific rules regarding tax-free per diems (travel allowances). If your company provides a virtual card to cover actual expenses (like hotel and meals), employees generally cannot claim the tax-free per diem for the same expenses. Ensure your expense management setup is configured to distinguish between actual costs paid via card and any lump-sum per diem allowances you may be providing to your staff.

SEARCHED

No web search run.

SOURCES CITED

None.

Perplexity perplexity/sonar · 29 October 2026, 14:08 UTC

RECOMMENDED AirPlus

AirPlus looks like a good fit. Its Denmark-facing **Single Use Account** lets a company generate virtual card numbers with controls for a specific amount and time period; the card expires after use. That could support a card dedicated to each trip, with its own budget and end date. ²

One caveat: AirPlus describes these as single-use cards for online purchases, so confirm with them that the card can cover the kinds of travel expenses you need and remain usable for the full trip rather than expiring after the first payment. ²

SEARCHED

Denmark company card per trip budget expiry date business travel
virtual cards each trip budget end date Denmark corporate card
company travel card single use per trip spending limit expiry Denmark

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airplus.com Digital corporate card for one-time online purchases <https://airplus.com/en-dk/products-and-services/procurement/single-use-account/>

plus 14 more pages found, not cited

Is a bank-issued business card or a fintech company card better for a startup in Belgium?

ChatGPT gpt-6-luna · 29 October 2026, 14:08 UTC

RECOMMENDED Revolut MENTIONED Wise

Short answer: for a Belgian startup, a **bank-issued business card** is usually better as the main card if you need credit or want your everyday banking consolidated. A fintech card is often better for managing team spending, subscriptions, and multiple currencies. They're not always alternatives: many fintech business cards are **debit cards**, not credit cards.

Choose a Belgian bank card if...	Choose a fintech company card if...
You want deferred payment, an overdraft, or a credit facility —confirm the specific card offers it.	You want to issue physical or virtual cards quickly and set spending limits for staff.
You're incorporating and need a bank account and capital-deposit process. Belgian guidance says a company needs an account in its name before preparing its incorporation deed. (business.belgium.be)	You make frequent international purchases and want multi-currency spending or expense tools. Revolut Business advertises team cards, spending controls, and multi-currency features. (revolut.com)
You want one established provider for routine business banking and card support.	You're happy to spend from the account balance rather than borrow. Revolut says its Business account currently does not provide credit cards, credit, or overdrafts. (help.revolut.com)

My practical recommendation: keep a Belgian bank account as your operational foundation, especially if you're forming a company, and add a fintech card if its expense controls or foreign-currency features solve a real need. Before choosing, check the fees, accounting integrations, card limits, and how the provider protects the money in the account. "Fintech card" doesn't always mean "bank account": for example, Wise's Belgian card terms say its account isn't a bank deposit and isn't covered by the Belgian deposit-guarantee scheme. (wise.com)

One key distinction: if you need to borrow against business spending, ask for a *credit* card or facility specifically. A card that looks and works like a corporate card may simply deduct spending from your balance. (meilleure-carte-credit.be)

The best fit depends on whether you mean a **company being incorporated** or an already-running startup, and whether you need **credit**, **employee cards**, or mainly **international spending**.

SEARCHED

Belgium startup business credit card bank fintech card Belgium business cards current 2026
Belgium business card fintech card expense management Wise Revolut Business Qonto official Belgium cards
Belgium business credit card startup corporate card bank official BNP Paribas Fortis KBC business
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Question t20 · ChatGPT, continued

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plus 67 more pages found, not cited

Claude claude-haiku-5-5 · 29 October 2026, 14:08 UTC

RECOMMENDED Qonto, Wise, Revolut

Short answer: For most early-stage Belgian startups, a fintech card is the better day-to-day tool. A bank card is worth having mainly if you need a credit line or a Belgian banking relationship for financing. Most founders end up using both. My search didn't turn up current Belgian bank business card terms, so check those directly before deciding.

Why fintech usually wins early on

- Approval is based on your business's cash position and funding, not your personal credit file. Fintech or corporate card routes rely on your business bank balance, funding raised, or linked payment accounts, often with no personal credit check and no personal guarantee.
- Speed: the best fintech and corporate card providers often approve within minutes or hours if your financial data is verified, while traditional banks may take several days and sometimes require a manual review.
- Pricing is simpler. Qonto, for example, lists plans from €9/month (excl. VAT), billed annually at €108, and there is no movement commission in addition to the cost of the subscription. Note that a comparison site says a transfers and direct debits share a monthly allowance of 5 to 200 items, and each further transaction costs €0.20. Also, Qonto's own pages call the IBAN "local," but one review says a German IBAN, so confirm which IBAN you'd get.

Where fintech falls short

- Credit is limited. One EU banking guide notes limited credit products (though changing), and SEPA transfers primarily.
- Wise and Revolut are not Belgian banks. One Belgian bank comparison says Wise is not a full bank (e-money license); no overdraft, no credit, no cash deposits, and that Revolut has a Lithuanian banking license (not Belgian); limited acceptance for some Belgian administrative payments. That comparison site's figures aren't independently verified, so treat its details as a lead to check.

Where a bank card wins

- Credit. Banks offer a wider range of credit products with more flexible underwriting criteria, so they're more likely to extend a credit line to a business with a track record.
- The trade-off is that bank underwriting often relies on your personal credit score, documented personal income, and your willingness to sign a personal guarantee for business debt. Ask about this before applying.
- A Belgian bank relationship can also help later if you need loans.

Practical recommendation

1. If you're pre-revenue or lightly funded, start with a fintech card (Qonto, or Wise/Revolut if you need multi-currency). Confirm it accepts your Belgian admin payments, such as social security and tax.

Question t20 · Claude, continued

2. Open or keep a Belgian bank account for financing and credit, and ask whether its business card comes with a credit line and whether a personal guarantee is required.
3. Once you have revenue or a funding round, add a card with higher limits or better controls for your team.

Before choosing, compare the current annual fee, credit limit, and personal-guarantee terms for the specific bank cards you're considering, since I couldn't confirm current Belgian bank card fees.

SEARCHED

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Gemini gemini-3.1-flash-lite · 30 October 2026, 04:17 UTC

RECOMMENDED Revolut, Wise MENTIONED KBC, BNP, Belfius

For a startup in Belgium, the "better" choice depends heavily on your specific business needs—specifically whether you prioritize **stability and traditional banking services** or **agility and modern expense management**.

Many Belgian startups choose a **hybrid approach**—using a traditional bank for core operations and a fintech solution for day-to-day spending.

At a Glance: Comparison

Feature	Traditional Banks (e.g., KBC, BNP, Belfius)	Fintech Cards (e.g., Revolut, Wise)
Best For	Established operations, credit/loans, cash handling	Startups, international teams, digital spending
Experience	Can be bureaucratic; traditional app	Seamless, intuitive, digital-first
Features	Full service (loans, insurance, etc.)	Expense management, multi-currency, APIs
Integration	Good, but can be slower	Excellent with accounting/SaaS tools

Why Choose a Traditional Bank?

If your startup requires heavy "traditional" banking products, a local bank is usually the best choice.

- **Comprehensive Services:** You get access to commercial lending, credit lines, insurance, and professional advice—services often missing from fintechs.
- **Relationship Management:** Having a dedicated banker or a local branch can be valuable if you need to resolve complex issues or require support for specific Belgian administrative requirements.
- **Stability & Trust:** Traditional banks are well-established and often preferred for formal business structures (like NV/SA or BV/SRL) and for satisfying specific local regulatory expectations.

Why Choose a Fintech Card?

If your priority is speed, digital integration, and managing a team, fintech solutions are often superior.

- **Modern Expense Management:** Fintechs excel at issuing virtual cards for employees, real-time spending notifications, and built-in expense tracking.

Question t20 · Gemini, continued

- **Multi-Currency & International:** If you work with freelancers abroad or operate in multiple currencies, fintechs like Wise or Revolut often offer much better exchange rates and lower fees than traditional banks.
- **Agility:** Onboarding is typically much faster, often done entirely online, allowing you to start spending almost immediately.

Important Considerations for Belgium

1. **Administrative Compatibility:** Some Belgian administrative payments (e.g., social security contributions or specific tax payments) may work better with a local Belgian IBAN. While many fintechs provide Belgian IBANs, it is always worth checking compatibility with your specific accounting needs.
2. **The "Hybrid" Strategy:** It is common for Belgian startups to maintain a basic account with a traditional bank (for credit and compliance) while using a fintech provider for day-to-day team expenses, travel, and international payments.
3. **Professional Cards:** Note that if you are a foreign entrepreneur, you may also need a **Professional Card** to operate legally in Belgium; this is an administrative requirement independent of which bank you choose.

Recommendation: Start by identifying if you need credit, loans, or cash deposits—if yes, prioritize a traditional Belgian bank. If your business is primarily digital, international, and needs to control employee spending, a fintech card will likely provide a significantly better user experience.

SEARCHED

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Perplexity perplexity/sonar · 29 October 2026, 14:08 UTC

RECOMMENDED KBC Business Pro, BNP Paribas Fortis, Revolut, Wise

For many Belgian startups, a local bank account for core banking plus a fintech card for spending is the most practical setup. If you must choose just one, pick based on your company's needs—not just the card's headline price.

- **Choose a Belgian bank-issued card** if you want a straightforward relationship with a local bank, expect to need cash services or branch support, or value keeping your operating account and card together. Published examples include KBC Business PRO at about **€51/year** and a BNP Paribas Fortis professional account from about **€24/year**, though packages and card charges vary.⁹¹³
- **Choose a fintech company card** if your team needs quick card issuing, virtual cards, spending controls, or frequent foreign-currency payments. Revolut Business offers team physical and virtual cards, with plans listed from **€10/month**; Wise Business has no monthly subscription but charges a one-time setup fee and transaction/conversion fees. Check the current plan limits and fees against your expected use.¹⁴⁵⁶

Question t20 · Perplexity, continued

Important distinction: a card isn't a substitute for a suitable company account. For a Belgian incorporated startup, confirm that the provider supports your legal entity and the account features you need—such as SEPA payments, direct debits, payroll, accounting integrations, and receiving customer payments. Also compare the provider's protections and terms for business funds; fintech and bank account arrangements may differ.¹³⁶

Rule of thumb: a small, mostly euro-based startup that values local banking may prefer a Belgian bank card. A distributed or internationally active team may benefit more from fintech cards. Many startups keep their main operating account at a Belgian bank and use fintech cards for team expenses or FX, while checking that the extra account won't complicate reconciliation.⁶⁹

SEARCHED

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