

Payhawk Plans

Valid for customers signed up before 17/1/2024

	Premium Cards	All-in-one Spend	Enterprise
Corporate cards			
Physical and virtual commercial credit cards (UK and US only)	✓	✓	✓
Physical and virtual Visa commercial debit cards	✓	✓	✓
Market leading FX rates (1.99%)	✓	✓	✓
Google Wallet and Apple Pay	✓	✓	✓
Free online and offline payments	✓	✓	✓
Bulk card issuing	✓	✓	✓
Global first class bulk-shipping	✓	✓	✓
3D Security for online card payments	✓	✓	✓
Carbon emission tracking on card spend	✓	✓	✓
Card spend policies and controls			
Recurring monthly limits	✓	✓	✓
Daily and single transaction limits	✓	✓	✓
ATM withdrawal control	✓	✓	✓
Online payments control	✓	✓	✓
Shared budgets for teams/project card spend	✓	✓	✓
Top-up requests and custom approvals (single & multi-step)	✓	✓	✓
Card requests and approvals	✓	✓	✓
Card auto-blocking for late expenses	✓	✓	✓
One-click issuing and freezing of cards	✓	✓	✓
Expense management and automation			
Split expenses into line items	✓	✓	✓
Automatic creation of expenses in real-time after every payment	✓	✓	✓
Receipt collection prompts	✓	✓	✓
Real-time automated expense reconciliation	✓	✓	✓
Receipts mailbox for automated expense matching	✓	✓	✓
Push and email reminders for missing documents	✓	✓	✓
Subscription management	✓	✓	✓
Bulk approvals	✓	✓	✓
Custom multi-step approval workflows per spend type (card spend, reimbursements, supplier invoices)		✓	✓
Non-card expense tracking		✓	✓
Out-of-pocket reimbursements		✓	✓
Mileage		✓	✓
Per diem		✓	✓
Reimbursement payments to employee domestic bank accounts		✓	✓
Fast and low-cost international reimbursements in 50 currencies and 160+ countries			✓
Accounts payable & procurement			
Dedicated bank accounts in EUR, GBP, USD, BGN	✓	✓	✓
Free and integrated fund top-ups	✓	✓	✓
Supplier management	✓	✓	✓
Intelligent verification to ensure correct supplier payment details		✓	✓
Custom multi-step approval workflows for supplier payments		✓	✓
Invoice management		✓	✓
Mark invoices as paid		✓	✓
Bulk payments		✓	✓
Free invoice payments with SEPA Instant, Faster Payments, ACH and Biserá transfers		✓	✓
Fast and low-cost international bank payments in 50 currencies and 160+ countries			✓
Purchase order generation			✓
3-way matching (GRN support)			✓
Discrepancy threshold set-up & automated identification			✓
Purchase order approval workflow			✓
Accounting automation			
Automated transaction coding and categorisation	✓	✓	✓
Optical Character Recognition in 60+ languages	✓	✓	✓
User-friendly category mapping to chart of accounts	✓	✓	✓
VAT coding	✓	✓	✓
Expense field management	✓	✓	✓
Close and archive accounting periods	✓	✓	✓
Unlimited project, cost-centres, and custom labels	✓	✓	✓
Default xlsx, csv, pdf exports	✓	✓	✓
Custom-built export	✓	✓	✓
Integrations			
Native Accounting integrations (Xero, Quickbooks, Datev, Exact Online etc.)	✓	✓	✓
Travel expense automation with TravelPerk	✓	✓	✓
VAT recovery with 60dias	✓	✓	✓
Open API access	✓	✓	✓
Native ERP integrations/connectors (Oracle NetSuite, Microsoft Dynamics 365 Business Central, Dynamics 365 Finance)			✓
Enterprise Authentication SSO / SAML for Okta, Microsoft Entra, GSuite, JumpCloud and more			✓
Multi-entity management			
Group dashboard (expense processing, cash-flow, spend analytics)			✓
Group workflow settings			✓
Group expense settings			✓
Group employee and team structure management			✓
Mobile app			
User-friendly mobile app for expense, card and user management	✓	✓	✓
In-app AI-powered receipt camera	✓	✓	✓
Customer success and support			
Live-chat, email & help center	✓	✓	✓
Fast, multi-lingual human support	✓	✓	✓
Dedicated success manager		✓	✓
Dedicated implementation manager		✓	✓