

Payhawk Plans

	Growth Program	Premium Cards	All-in-one Spend	Enterprise
Administration				
Users	10 (+ 10 paid add-on)	Unlimited	Unlimited	Unlimited
Transactions	Unlimited	Unlimited	Unlimited	Unlimited
Document processing	Unlimited	Unlimited	Unlimited	Unlimited
Corporate cards				
Physical and virtual commercial credit cards		✓	✓	✓
Physical and virtual Visa commercial debit cards	10 (+ 10 paid add-on)	✓	✓	✓
Metal cards		✓	✓	✓
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	✓	✓	✓	✓
Country and region controls	✓	✓	✓	✓
Time and day controls	✓	✓	✓	✓
Merchant controls (allow & block)	✓	✓	✓	✓
Merchant category controls (blocking merchant categories)	✓	✓	✓	✓
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	✓	✓	✓	✓
Bulk review of expenses	✓	✓	✓	✓
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	✓		✓	✓
Scheduling payments	✓		✓	✓
Free invoice payments with SEPA Instant, Faster Payments, ACH and Bisera 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	✓	✓	✓	✓
Integrations				
Native Accounting integrations (Xero, Quickbooks, Datev, Exact Online etc.)	✓	Paid add-on	Paid add-on	Paid add-on
Compatibility with accounting systems through tailored templates	✓	✓	✓	✓
Travel expense automation with TravelPerk	✓	✓	✓	✓
VAT recovery with 60dias	✓	✓	✓	✓
Native ERP integrations/connectors (Oracle NetSuite, Microsoft Dynamics 365 Business Central, Dynamics 365 Finance)				Paid add-on
Enterprise Authentication SSO / SAML for Okta, Microsoft Entra, GSuite, JumpCloud and more				✓
Basic HR Integrations				✓
Advanced HR Integrations (Workday, SAP Success actors, UKG Pro, ADP, Ceridian, Paychex, Paylocity)				Paid add-on
Developer API access	✓	✓	✓	✓
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		✓	✓	✓